

# FLEXIBLE SPENDING ACCOUNT SUBSTANTIATION

## Why do I need to provide a receipt for my Health Flexible Spending Account (FSA) card when it's my money?

The IRS categorizes a Health FSA as a "tax-advantaged account." Like any tax advantages you may claim on your Federal or State taxes (e.g., mortgage interest or student loan interest), the IRS requires documentation to confirm that you are eligible to receive those tax exemptions.

## What information does the IRS require on a receipt?

- Patient's name
- Provider's information (doctor name, hospital, pharmacy, etc.)
- Date of service
- Description of service or item purchased
- Your out-of-pocket cost

Health insurance carrier Explanation of Benefits (EOBs) are excellent receipts! You can download these from your carrier's website.

## What happens if I cannot provide a receipt?

We understand that sometimes it might be difficult to get a receipt from a provider or pharmacy. We provide 60 days for you to submit your required documentation. We will send written reminders to you via email.

If we do not receive the required documentation after 60 days, or your claim is denied, we follow the IRS' rules.

We may:

- Put a temporary hold on your debit card
- Request repayment

Your employer may report unsubstantiated amounts as taxable income on your form W-2.

## How can I submit my receipts?

With your Pinnacle | Health & Benefits FSA, you can:

- Scan and upload receipts via our mobile app (download at the Apple App Store or Google Play Store, search Pinnacle Health and Benefits)
- Upload receipts via our online consumer portal at [pnfp.com/hblogin](https://pnfp.com/hblogin)
- Mailing or faxing a receipt? Please contact us for assistance!

### **Pinnacle | Health & Benefits Client Service Center:**

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*Pinnacle Financial Partners does not offer tax or legal advice. Please consult your personal tax or legal advisor regarding your individual situation.*