

Optum Financial payment card

Your flexible spending account (FSA) or health reimbursement account (HRA) with Optum Financial includes an Optum Financial payment card.

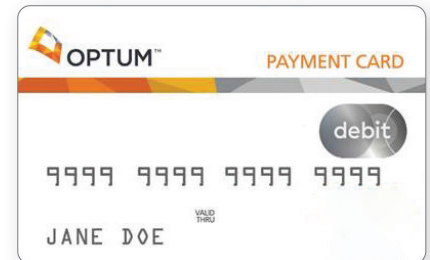
The Optum Financial payment card is a fast and convenient way to pay for eligible medical expenses without submitting paper claim forms. Use it at the pharmacy, pay at the doctor's office or write your payment card number on your provider bill. Just remember to keep your receipt, because transactions may have to be validated or substantiated per IRS guidelines.

How are cards processed?

- If you use the Optum Financial payment card at an IAS-approved pharmacy, the eligible prescriptions should be automatically substantiated. The IAS-approved pharmacy list is available at: <https://www.sig-is.org/>. Vendors such as Wal-Mart, Target, Walgreens and CVS are all approved vendors.
- Optum Financial may have received copay information based on your employer's medical, dental and vision plan. These copay amounts will automatically substantiate payment card transactions at doctor's offices and medical facilities. Documentation, such as an itemized receipt, may be required to be reimbursed for these expenses
- All other purchases may be subject to additional substantiation requirements.

You can sign in to your account at any time to see if your claims require documentation. You will also receive a notice from Optum Financial letting you know that documentation is needed. A second notice will be sent if we do not receive your documentation.

- If a purchase cannot be substantiated or does not meet eligibility requirements, Optum Financial will ask for the funds to be returned and will credit your plan. Information on how to do this is included in the communication that you will receive.
- If no response is received in a timely manner your card will be deactivated to ensure compliance with IRS requirements. During this time, you cannot use your Optum Financial payment card, but you can continue to file manual claims. In order to reactivate your card, you will need to either submit correct documentation or repay the expense.



What information is required by the IRS on a receipt?

- Date of service
- Type of service (prescription, copayment, dental, etc.)
- Name of the provider and name of individual serviced
- Cost of the item or service
- Tip: An Explanation of Benefits meets these IRS requirements

Questions?

Call **1-800-243-5543** to speak to an account representative
