<u>Health Reimbursement Account (HRA) – EXPLANATION OF SUBSTANTIATION</u>

The P&A Group HRA debit card gives you access to your HRA funds to pay for eligible, out-of-pocket expenses for medical, dental, vision, and prescriptions. The **Internal Revenue Service governs HRA substantiation requirements** and has specific guidelines that require all HRA transactions be verified that the purchase or payment was for an eligible medical expense.

<u>To comply with IRS requirements, there are two ways transactions may be substantiated</u>:

<u>Auto Substantiation:</u>
Inventory Information Approval Systems (IIAS) are a Federal Government mandated system used by merchants that identify purchases for eligible prescription and over the counter items. These transactions are automatically substantiated.

<u>Manual Substantiation:</u>
All transactions that do not qualify for auto substantiation must be manually verified with an itemized receipt or an Explanation of Benefits. All receipts or documentation must include the following information:

- ✓ Service date or purchase date
- ✓ Description of service/item purchased
- ✓ Name of provider/merchant
- ✓ Transaction amount

If manual substantiation is required, the P&A Group will mail and email to you a *Request for Documentation*. P&A Group will also send the request to your online account and mobile app if set up.

<u>P&A Group *Request for Documentation* Notification Timeline:</u>

1. A *Request for Documentation* is sent to you by mail and email (if provided).
2. If there is no response within 20 days, a **2nd** *Request for Documentation* is sent.
3. If there is no response within 20 days, a **3rd and final** *Request for Documentation* is sent advising ***<u>if you do not respond, the HRA debit card will be Deactivated</u>*.**
4. If there is no response within 30 days, a **4th** letter is sent advising that the card is Deactivated.

You will be required to repay the amount charged if you cannot substantiate the transaction.

<u>Sending documentation to the P&A Group</u>:

- **Log on to your Online Account or Mobile App**, under Member Tools select Upload Claim/Documentation.
  Next, choose the transaction you are providing documentation for from the options provided.
  <u>NOTE</u>: Under status, the description will state “Documentation Required.”
- Fax: 1-877-855-7105
- Mail: P&A Group, 17 Court St. Ste 500, Buffalo, NY 14202