

# Why You Might Need to Verify Expenses Paid for With Your Fifth Third Multi-Benefit Card®



Your Fifth Third Multi-Benefit Card® is smarter than the average card and recognizes many eligible expenses such as doctor's office visits, prescriptions and emergency room visits. Your card helps you stay within IRS rules by allowing purchases only at locations that provide eligible services or merchandise.

Because your Flexible Spending Account dollars are tax free, IRS regulations will sometimes require us to ask you for a copy of an itemized receipt, bill, Explanation of Benefits (EOB) or prescription as proof that your expense was eligible.

## Doctors, dentists, clinics and other healthcare providers

When you use your Fifth Third Multi-Benefit Card to pay expenses for services from a medical provider such as a hospital, clinic, doctor or dentist, you will often receive a letter from Chard Snyder asking you to provide paperwork to verify it was an eligible expense. For example, the IRS requires us to confirm that you went to the dentist for a check up instead of teeth whitening, or to the hospital for gallbladder surgery, not a tummy tuck.

## Over-the-counter healthcare items

You may use your Fifth Third Multi-Benefit Card to purchase eligible over-the-counter items that are not considered a drug or a medicine such as bandages or other wound care merchandise, contact lens solution, etc. If your vendor's cash register is programmed to recognize eligible items, these purchases will usually not require further approval.

Over-the-counter drugs and medicines such as ibuprofen, acetaminophen or cough syrup are eligible expenses with a prescription from your doctor. Chard Snyder will need a copy of the prescription to keep in our files for one year in order to pay claims for these items.

### Don't forget!

#### All receipts, EOBs and bills must include:

- A date of service during the plan year
- The type of service or product purchased
- The name of the person receiving the service
- The provider's name
- The amount you must pay

#### The following may not be used to verify an expense:

- Canceled checks
- Handwritten receipts
- Your card transaction receipts
- Previous balance receipts

If you don't have a receipt, contact the provider or your insurance company. They can usually supply the receipt or an Explanation of Benefits from their files.

Email questions to [53askpenny@chardsnyder.com](mailto:53askpenny@chardsnyder.com)

