

# 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.

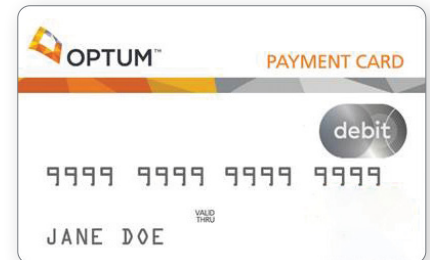
## How will I know if I need to submit a receipt to Optum Financial?

- Typically, you will receive a notification from Optum Financial within 7 business days letting you know that a receipt is needed. A second notification will be sent at 30 calendar days.
- 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 from you within 45 calendar days, 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.

[optumbank.com](http://optumbank.com)

Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC (collectively, "Optum Financial") and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

This communication is not intended as tax or legal advice. Please contact a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions. Federal and state laws and regulations and the design of your plan are subject to change.



## 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

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## Questions?

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

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