

# What is substantiation?

Substantiation is the supporting documentation or data (receipts, explanation of benefits (EOB), etc.) that confirms an expense or claim is eligible to be paid through your pre-tax benefit plan. The IRS has established specific guidelines that require claims – even those made with the debit card – to be substantiated. app to check the status of the claim.

## Common Misconceptions

1

If I use the Voya debit card to pay for an eligible expense, I do not need to provide further documentation to substantiate the expense.

2

Claims incurred at a doctor, dentist, or vision provider will not require further substantiation.

Since many services from medical, dental and vision providers are **NOT** eligible expenses or services, itemized receipts are required to verify eligibility.

**Important Reminder:** Invoices with prior balances or balances forward will not be eligible for reimbursement unless the dates of service fall within your current plan year.

## The 4 D's to a Detailed Receipt



### Doctor

Name of the doctor or merchant



### Description

Detailed description of the services provided/ products bought



### Dollar

The out of pocket costs



### Date

The dates of service/expense purchase date





Explanation of Benefits (EOBs) contain all the required information and are also excellent sources of documentation.

## Why am I getting a request for substantiation?

If substantiation is required, you will be notified by email or an alert on the Consumer Portal home page under the **Tasks** section. Claims that require substantiation are displayed through messages in both the **Message Center** or in your **Account Summary**. You may also see if a claim requires substantiation by viewing your transactions; simply log into your [Consumer Portal](#) or **Voya Health Accounts mobile app** to check the status of the claim.

## How do I submit documentation?

You have 4 options to submit additional documentation to substantiate your claims:

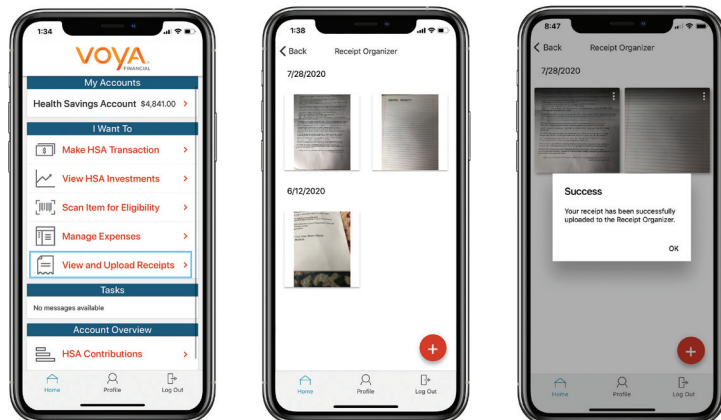
-  **Mobile App:** take a picture of your receipts/documentation with your phone camera and upload them directly to the claim.
-  **Consumer Portal:** upload save copies of itemized receipts, invoices, or EOBs directly to the claim.
-  **Email:** Include a copy of the receipt reminder with a copy of the itemized receipts, invoices and/or EOBs.
-  **Fax:** Include a copy of the receipt reminder with a copy of the itemized receipts, invoices and/or EOBs.

## How do I upload my receipt?

Upload and organize your receipt images to the Receipt Organizer in the Voya Health App.

1. Tap **View and Upload Receipts** from within the mobile app.
2. In the **Receipt Organizer**, tap the **Add** button.
3. Select a receipt from your photos or snap a new photo. After the receipt is uploaded, a success message appears. Tap **Ok**.

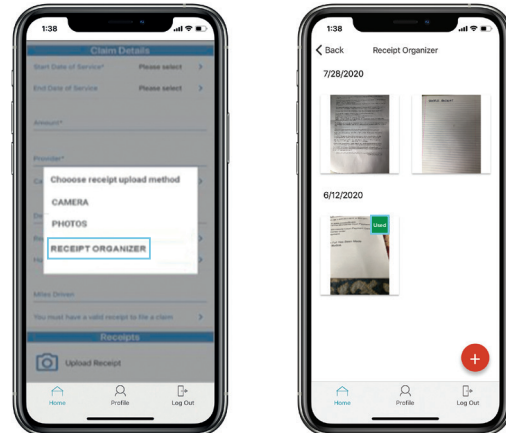
Note: There is an option to add a label to better organize your receipt.



## How do I use a receipt stored in the Receipt Organizer?

1. To use a previously uploaded receipt image, tap the **Receipt Organizer** option when filing a claim through the Voya Health App. Select the appropriate photo(s) for the claim/transaction.
2. After the claim has been filed, the receipt will be stamped with **used** in green on the upper right hand corner of the photo. Receipt images can be removed at any time, even if they have been previously used to substantiate a claim. The receipt will be removed from the Receipt Organizer, but not the claim itself.

Note: A maximum of 4 receipts can be uploaded for each claim/transaction.



### Questions?

Contact the Voya Financial Consumer Services Team at (833) 232-4673.

Health Account Solutions, including Health Savings Accounts, Flexible Spending Accounts, Commuter Benefits, Health Reimbursement Arrangements, and COBRA Administration offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Custodial services provided by an approved HSA custodian as indicated in the applicable custodial agreement. For all other products, administration services provided in part by WEX Health, Inc.

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