

How to Verify Benefit Card Purchases



How Do I Verify OR Repay Ineligible Expenses?

If you receive an email from Nyhart asking for additional information regarding your purchase, you must prove your expense was eligible or repay the amount to your plan. Here's how:

Verify the Expense (Substantiate)

Take a picture of your EOB, itemized bill, or receipt with your mobile device. Submit the photo documentation on the Nyhart Mobile App or upload on your online account. It's that easy!

Any EOB, itemized bills, receipts, or invoices must include:



- Date of service (must be during the plan year)
- Provider's name
- Name of person receiving the service
- Amount you must pay after insurance has paid their portion
- Description of service or product purchased

If you don't have an itemized receipt, contact the provider or your insurance company and request an EOB or a copy of the receipt.

Repay the expense (Use ONE of the following methods)

- **Repay your account online** through the Nyhart website or mobile app. This is the fastest way to repay your account. Log in to your account by clicking on the Login button at www.nyhart.com or by opening the mobile app. Click on the notice of repayment due under 'Tasks.' This will take you to the list of pending repayments. Click on the 'Repay' link to setup the payment. (Online payments must be in full.)
- **Submit a claim to offset the amount due.** Upload eligible out-of-pocket expenses within the same plan year to offset the repayment due to your account. Any claims received (through the mobile app, online account or mail) prior to re-payment of your account will be applied to the ineligible balance. Any claims faxed or mailed must include a signed claim form.
- **Send Nyhart a check** with a copy of the request you received to: Nyhart Customer Service, P.O. Box 56024, Boston, MA, 02205

(If you do not provide the requested documentation in a timely manner, your card may be temporarily turned off until valid substantiation is received. You will still have access to your funds, but will need to file claims through the mobile app or online account in order to receive reimbursement.)



Benefit Card Purchase Not Automatically Verified?

The IRS requires Nyhart to confirm that you used FSA funds for an eligible service or purchase. In most cases when you swipe your Nyhart Benefit Card, the funds are automatically deducted from your FSA due to the card's smart technology. On occasion, you will be prompted to verify the eligibility of the expense you purchased with your benefit card.

In these cases, you will receive an email from Nyhart asking for more information to substantiate, or validate, your expense. This requested documentation could be copies of itemized receipts from your doctors' office, dentists' office, hospitals, and stores. The best form of substantiation is an Explanation of Benefits (EOB) from your primary insurance provider showing what you paid out-of-pocket.

Need help? Email questions to support@nyhart.com

www.nyhart.com