

# Tips for submitting claims.

Speed up the processing of your claims and put money in your pocket faster.

Getting reimbursed is easy with SelectAccount. Life happens. And, if you need to use the money in your Medical Spending Account to pay for a medical expense, you want fast, easy access to your account.

## Use your debit card

- The SelectAccount debit card is the fastest way to use your Medical Spending Account to pay for eligible expenses. Similar to a bank debit card, money is transferred directly from your account to your provider or merchant. No paper claims submission and no waiting for reimbursement. You have real-time access to your spending account dollars.
- Once you begin using your debit card, you can easily monitor your account and debit card transactions by logging into the Online Member Service Center at [SelectAccount.com](https://SelectAccount.com).

## Easy online reimbursement

- You can easily request a reimbursement online and have it deposited directly into your bank account or pay your provider.
  - 1) Sign into Online Member Service Center at [SelectAccount.com](https://SelectAccount.com)
  - 2) Select Submit Claim and fill in fields requested
  - 3) If required, upload supporting documentation

## Vision Services

- If you have a vision benefit plan, the provider receipt must include indication of the vision benefit or discount (not handwritten or an estimate).

- If the expense is covered by your insurance plan, include a copy of the Explanation of Benefits (EOB) from your vision benefit.

## Over-the-Counter (OTC) Expenses

- The IRS requires that a merchant-generated receipt or statement be provided as supporting documentation for each item purchased. The receipt or statement must include all the following pieces of information, which cannot be handwritten on the receipt or statement:
  - Date of purchase
  - Name of OTC item
  - Amount paid for OTC item
- The item must be purchased in a reasonable quantity. Items must be purchased with the intent that they will be used within the current calendar year. For example, it would not be acceptable to purchase 48 bottles of aspirin at the end of the year.
- OTC expenses that have both a cosmetic or general health use, as well as a medical use, will require a Letter of Medical Necessity (F9090) signed by your health care provider. A copy of this letter can be located at [SelectAccount.com](https://SelectAccount.com).
- Over-the-counter drugs and medicines will require a valid prescription in order to be eligible for reimbursement. Go to [SelectAccount.com](https://SelectAccount.com) for the current eligibility list.

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## Dental Services

- The documentation submitted with your claim must indicate when the service was received, not billed.
- Balance forward or account payment statements will not be accepted as documentation.
- If the provider statement indicates an estimate of coverage submitted to dental plan or payment pending, include a copy of the Explanation of Benefits, (EOB) from your dental plan. Your claim will not be processed until the EOB is received.

## Orthodontia Claims

With SelectAccount, you can submit a claim for eligible orthodontia expenses. Orthodontia treatment programs can take several years to complete, meaning you may be making payments and submitting claims over a longer period of time.

**Complete the online claim form and upload documentation that includes the following:**

**Orthodontic contract which includes:**

- The patient's name
- The date the services began
- The length of the treatment
- Any discounts you receive
- Insurance benefit, if applicable
- The total orthodontic contract amount due
- Payment option selected (see below)

**If you have a Lump sum payment plan** where the contract is paid in full in one or two large payments:

- Make sure the dollar amount you're requesting matches the orthodontia contract.
- If the dollar amount submitted does not match your orthodontia contract, send a receipt indicating orthodontia payment and that it is non-refundable.

**If you have a payment plan** where payments are made over a period of time, for example monthly or quarterly.

Include at least **one** of the following items which must indicate orthodontic services and the name of the service provider:

- A copy of the coupon book payment slip with the due date
- A copy of a bill showing the amount due
- A copy of a paid receipt — not a cancelled check
- A copy of your orthodontist's book showing the payment:

Please note: You need to submit a new claim for each reimbursement you wish to receive. Claims submitted for future payment dates will be denied and will require a new claim after the scheduled payment date.

### Expenses not covered

- Late payment fees
- Fees for missed appointments
- Interest payments for services charged to a credit card or other financial agreements.

## Questions?

**If you are unsure whether your plan permits these expenses, please contact SelectAccount.** For more information, contact SelectAccount customer service at (651) 662-5065 or toll free at 1-800-859-2144.

