

Unsubstantiated Debit Card Claims Flexible Spending Account



When you use the ASIFlex Card for a transaction requiring documentation, those dollars are identified as “overpaid” within your FSA account until the transaction is substantiated. **It is the employee’s responsibility to provide follow up documentation when necessary and confirm unsubstantiated claims have been settled with ASIFlex.**

How do I know if my debit card transaction requires substantiation?

If you use the ASIFlex Debit Card, you are only required to submit backup documentation if the transaction is unable to be electronically substantiated.

Transactions are electronically substantiated if:

- ↳ The dollar amount of the transaction equals the dollar amount of the co-payment for the employer-sponsored group plan that participant has elected;
- ↳ The expense is a recurring expense that matches expenses previously approved; or
- ↳ The merchant maintains a compliant Inventory Information Approval System (IIAS) for over-the-counter supplies and prescription medication.

Any transaction that **does not** meet the above criteria will prompt a request for follow-up documentation.

How will I be notified if a transaction requires substantiation?

- ↳ ASIFlex will send a **First Notice** for follow up documentation within a few days of the debit card transaction.
- ↳ Should you not comply with the request, ASIFlex will send a **Second Notice** in approximately three weeks.
- ↳ Should you not comply with the second request, a **Third Notice** will be sent to you stating that your debit card has been “suspended” because the requested documentation was not received. Your debit card will remain suspended until you resolve the outstanding debit card transaction.

What happens if I do not resolve my debit card transactions by the end of the Plan Year?

Should you neglect to submit the requested documentation by the end of the plan year, ASIFlex will notify the State of Delaware that the claim was not substantiated as required by IRS Regulations.

You must repay the unsubstantiated amount by submitting payment to ASIFlex.

If you do not repay, additional steps, which can include payroll deductions, will be taken in order to collect this debt.

For more information on Flexible Spending Accounts, visit the SBO website at de.gov/statewidebenefits.

Have Questions?

Please contact the Statewide Benefits Office Customer Service Team by phone at 1-800-489-8933 or by email at benefits@delaware.gov.