



## Tips for Submitting a Receipt

CUV stands for Card Use Verification. IRS rules dictate that all card transactions must be verified for eligible expenses. When card transactions can't be verified automatically, you will receive a CUV request and you will need to submit an itemized receipt to verify the card transaction. We know this can be an inconvenience, but it is necessary to help you and your employer comply with the IRS regulations.

When you use your HealthEquity® Healthcare Card® at healthcare providers, pharmacies, and general merchandise stores, many but not all have an IRS-approved Inventory Information Approval System (IIAS) that can identify eligible expenses, allowing your card transaction to be automatically verified at checkout.



Because doctors' offices, hospitals, ophthalmologists and dentists perform some services that are ineligible expenses, card transactions at these providers must be verified by submitting a copy of your receipt to WageWorks. Keep in mind that although your WageWorks Healthcare Card may be accepted as a payment method, you may still need to verify card use by submitting copies of receipts.

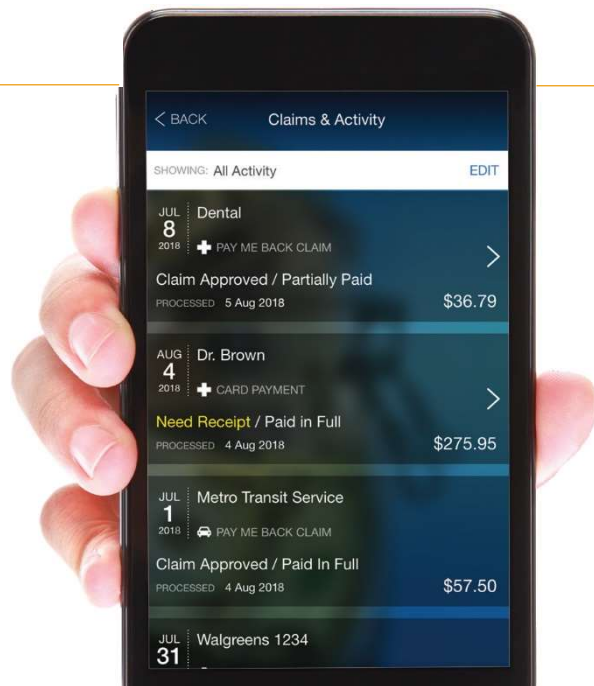
What does this mean for you? Save each and every receipt.

# Card Use Verification

You must have a receipt or an Explanation of Benefits (EOB) from your insurance carrier for each card transaction that is submitted against your account.

The IRS requires that the receipts you submit to verify a card transaction must include these five pieces of information:

1. **Patient's Name:** The name of the person who received the service or for whom the item was purchased. For retail store purchases, this information may be excluded.
2. **Provider's Name:** The provider that delivered the service or where the item was purchased.
3. **Date of Service:** The date when services were provided or the item was purchased.
4. **Type of Service:** A detailed description of the service provided or item purchased. A bag tag is sufficient for prescriptions.
5. **Cost:** The amount paid for the service or product and/or the portion that is not



Please note: Credit card receipts or cashed checks typically do not provide the required five pieces of information and will not meet the criteria for card use verification.

And for added convenience, we recommend the EZ Receipts® app by HealthEquity which makes managing your benefits quick, easy and completely mobile. The app allows you to check your balances, submit claims, snap photos of receipts and manage your account from anywhere. It puts the power of the HealthEquity web portal in the palm of your hand.

Learn more at:

<https://www.wageworks.com/employees/healthcare-benefits/healthcare-flexible-spending-account/receipts/>

<https://www.wageworks.com/employees/employee-benefits-account-management/>

HealthEquity®



Horace Mann®