

What Is Proper Supporting Documentation?

The **Emeriti RHSP** Benefits Account is tax-free, and because of this, the IRS requires us to verify that all reimbursement requests are for qualified medical care expenses. This means we need you to submit proper supporting documentation when submitting your request. Even when you use your benefits card to pay for expenses directly, we may still be required to verify that it was for a qualified medical care expense. We will notify you if your benefits card transaction requires supporting documentation for the expense.

What information is required as Proper Supporting Documentation?

Proper supporting documentation contains the following five pieces of information:

1. **Name of covered individual or policyholder** (you, spouse, dependent)
2. **Date** item was purchased, service provided, or policy period for insurance premiums
3. **Description** of item purchased, service provided, or coverage for insurance premiums
4. **Name of merchant or provider** (pharmacy/store, doctor, hospital, insurance carrier, etc.)
5. **Amount** of expense

What is the best documentation to provide for Qualified Insurance Premiums

Insurance premium documentation must include the following information:

1. **Name of policyholder**
2. **Date of Policy period (coverage months)**
3. **Description of coverage**
4. **Name of insurance carrier and address**
5. **Amount of premium**

This information is typically contained on your premium billing notice, statement of insurance, or similar form of documentation.

What documentation is best to provide for other Qualified Medical Care Expenses?

The **explanation of benefits (EOB)** from your insurance company usually works best as it has all **FIVE pieces of information** required (highlighted to the right). If you don't have an EOB, try to get an **itemized statement** or **detailed receipt** from your provider or merchant.

Explanation of Benefits (EOB) Itemized Statement

- 1 Patient Name: **Sam Smith**
- 2 Date of Service: **04/22/2024**
- 3 Provider Name: **Friendly Medical Group**

	Description of Service	Billed Amount	Paid by Insurance	Patient Balance	
4	Office Visit	\$150.00	\$100.00	\$50.00	5

What are some other examples of proper supporting documentation?

1. Stub or “bag tag” from a prescription; or
2. Detailed receipt for over-the-counter (OTC) medicines and drugs.

What common types of expenses require different or additional documentation?

Certain types of expenses require documentation that is a bit different from the basic requirements. Here are a few of the most common examples.

- **Vitamins and supplements:** reimbursement for most vitamins and supplements will require a prescription or letter of medical necessity from your doctor that shows the product is being prescribed or recommended to treat a specific (diagnosed) medical condition. Refer to our **What is a Letter of Medical Necessity?** resource for more information.
- **Orthodontia:** We can usually reimburse full or partial pre-payment of orthodontia services if you submit proof of payment and a copy of the treatment plan with costs.



Making sure the documentation you submit clearly contains all five of the above highlighted items should avoid any delays with your request.

When you're ready to file a claim, log in at **MyEmeritiHealth.org** and click **Claims** or use our mobile app **HRAgo®**. We'll process your claim in about five to seven business days.