



Advantages of the U.S. Bank Payment Card

- No out-of-pocket expenses at the time of service
- No waiting for reimbursement
- Increased use of funds, less chance to forfeit at the end of the year
- Charges are paid directly to the provider
- Payment card is valid for three years

How It Works:

You will no longer need to submit documentation for any purchases made at retailers that are IIAS compliant. A list of compliant vendors can be found on our website (under "Useful Links"). These merchants will approve eligible expenses at the point of purchase. When using your card at these merchants, you will swipe your card for the entire purchase. Those items that are eligible expenses will be auto-substantiated, and the merchant will then ask for a secondary form of payment for the ineligible items. **Documentation may be required if eligible items are not auto-substantiated at the point of sale.**

When Documentation Is Not Needed:

Your card transactions can be automatically substantiated without additional paperwork if they are:

- Co-payment amounts tied to your health plan. These amounts need to be communicated by your employer.
- Transactions that match the provider and dollar amount exactly for previously approved transactions (e.g., orthodontia claims, maintenance prescription drugs) and were noted by you as recurring on the Request for Substantiation Notification or Receipt and Substantiation Form.
- Purchases made at merchants using the Inventory Information Approval System (IIAS). The good news – no more documentation for eligible expenses when a merchant has the IIAS in place!

When Documentation Is Needed:

Due to IRS regulations, debit card transactions that do not meet the above criteria will need additional documentation.

- You will receive automated reminder e-mails 5 days, 20 days, and 45 days after the card transaction. The e-mails will be discontinued once documentation is received.
- **If documentation has not been received and processed within 60 days after the card transaction, the benefits debit card will be inactivated and placed in a temporary hold status.** You will be asked to pay back the plan or offset the ineligible amount with documentation for eligible out-of-pocket expenses incurred within the same plan year. The benefits debit card will be reactivated as soon as the appropriate documentation or repayment is received.

If your e-mail address is not on file, a letter will be sent to your mailing address.

To add your e-mail address, go to www.mycdh.usbank.com, logon to your account, and update your Account Profile.

What Documentation Is Needed:

The IRS requires certain documentation for **medical expenses**. This includes a third-party receipt or Explanation of Benefits (EOB) with the following information:

- Date service was received or purchase made
- Description of service or item purchased
- Dollar amount (after insurance, if applicable)
- Prescription drug number or name

The IRS also requires certain documentation for **dependent care expenses**. This includes a third-party receipt with the following information:

- Incurred dates of service
- Dollar amount
- Name of daycare provider

Unacceptable forms of documentation include:

- Provider statements that only indicate the amount paid, balance forward or previous balance
- Credit card receipt
- Missing or vague medical practitioner’s note
- Bills for prepaid dependent care/medical expenses where services have not yet occurred

When submitting a receipt for a co-payment amount, please be sure the co-payment description is on the receipt. In some cases, you will need to ask for a receipt at the point of service. If “co-payment” is not clearly identified, have the provider write “co-payment” on the receipt and sign it.

U.S. Bank Healthcare Payment Solutions Contact Information:

Consumer Services – Hours of Operation	7:00 a.m. to 7:00 p.m. CT (M-F)
Consumer Services Number	877-470-1771
Claims Mailing Address	U.S. Bank Healthcare Payment Solutions c/o HCB CS P.O. Box 6122 Fargo, ND 58108-6122
Website	www.mycdh.usbank.com
Toll-Free Fax Number	888-403-5029
Consumer Services E-mail Address	myusbank@hcbconsumerservices.com