

CLAIM SUPPORT DOCUMENTATION

MEDICAL REIMBURSEMENT

The following are the types of documentation required to support a claim under the Medical Reimbursement portion of the Cafeteria Plan.

1. Copies of the Explanation of Benefits (E.O.B.) received from the Insurance Company. (If you submit a statement from the Doctor's office and he is a network physician, you may not owe the full amount. If you are reimbursed by the Cafeteria Plan and part of the charges are written off by the network physician, you will have been over reimbursed and subject to possible fines and taxes by the I.R.S.) **WE MUST HAVE A COPY OF THE E.O.B. FROM THE INSURANCE COMPANY FOR MEDICAL CLAIMS!**
2. Prescription drug Co-Pay receipts (or copies) from the drug store, Register Receipts for prescriptions are not acceptable since they do not show the name of the drug!
3. Register receipts for over the counter drugs showing the name and cost of the drug along with a signed Supplemental Claim form. Vitamins and other nutritional products are not allowed by the I.R.S.
4. Copies of bills from Eye Care providers.
5. Receipts for Contact Lens cleaner solutions.
6. Itemized bills from Dentists when you don't have dental insurance or copies of the **Explanation of Benefits if you have Dental Insurance.**
7. All documentation must have the date of service and the charges included.

The I.R.S. requirements will not allow claims with generic receipts without dates of service and charges, copies of cancelled checks, or statements which have a **"balance forward" or "previous balance"** since charges must be incurred during the current plan year. **Charges are incurred when the service that gives rise to the charges are received, not when you are billed or when you pay.**

DEPENDENT CARE REIMBURSEMENT

A claim for reimbursement for dependent care must include a receipt from a third party such as a day care center, or an individual showing the dates of service and charges. Claims that include statements from a daycare provider that ONLY SHOWS THE AMOUNT OF THE PAYMENT WILL NOT BE ACCEPTED AND WILL BE RETURNED UNPAID!

Cancelled checks are not acceptable since they do not include the dates of the daycare. **In either case, you must provide the name, address, and tax identification number of the provider.** If you use an individual, it will be their social security number. The provider can be a relative as long as it is not someone that you claim as a dependent on your income tax. The I.R.S. will not allow a registration fee as a deduction under the dependent care. Remember that usually only dependents under age 13 are eligible for dependent care reimbursement. Dependents over age 13 must be incapable of sustaining themselves because of a mental or physical condition.

If your child is age six (6) or turns six during the Plan Year, you must furnish proof that the charges incurred do not include any charges for educational expenses. A receipt from a school which does not break down the charges as to tuition and after school care cannot be accepted for any dependent age six or above!!