

Debit Card Transaction Substantiation (Receipt Requests)

Participants that take advantage of the Sentinel debit card will enjoy an 80% auto-adjudication rate which means that, in most cases, they will not need to submit additional documentation to Sentinel. There are instances where additional documentation will be required to determine eligibility of debit card purchase.

How are debit card transactions adjudicated?

The IRS requires that all FSA claims be adjudicated to determine eligibility. There are two main ways that a debit card transaction can be auto-adjudicated and not require additional documentation from the participant:

1. Point-of-Sale Substantiation - Merchants using an IIAS-approved credit card processing terminal provide transaction details electronically at the time of purchase that designate the purchase as FSA eligible.
2. Co-Pay Matching - Transactions that match the dollar amount of co-payments under the employer-sponsored group health plan can be deemed FSA eligible.

If a debit card transaction does not meet one of these criteria we are required to request additional documentation to determine claim eligibility.

What is the process for requesting additional documentation?

If, upon adjudication of a debit card swipe, backup documentation is needed to substantiate a claim, Sentinel will send a notice to the participant requesting documentation. If we have an email address on file the notification will be sent via email and the password for the secured document will be the last 4 digits of the participant's Sentinel debit card number. Otherwise, we will send a letter via regular mail. A copy of all notifications can be accessed through the employee's online account.

Typical Timeline for Participant Notifications:

- Initial Receipt Request - 2 weeks after transaction date
- Overdue Notice - 2 weeks after initial receipt request
- Ineligible Notice - 6 days after overdue notice

What information must be included on the documentation?

Supporting documentation can be in the form of a purchase receipt, itemized statement from the provider or explanation of benefits from an insurance carrier. All documentation must include date of service, description of service and amount. Credit card payment receipts are not acceptable.

How should documentation be submitted to Sentinel?

For the quickest resolution, receipts should be uploaded through the participants online account at sentinelgroup.com. Receipt requests will be listed in the Task Center on the main account landing page. Documentation can also be sent via fax or regular mail along with a copy of the notification received using the instructions provided on the notification.

What happens if documentation is not provided?

At the time an ineligible notice is generated, all debit cards associated with the account will be suspended per IRS guidelines. Debit cards will not be reactivated until the issue is resolved via receipt showing eligibility or repayment. Participants will still have access to their account online and may submit manual claims for reimbursement of expenses.

What if documentation cannot be provided or an expense is ineligible?

If documentation cannot be provided or a receipt is submitted which displays an ineligible expense, we must deny the claim and request repayment. Debit cards will remain suspended until repayment is received.

How can repayment be made for an ineligible claim?

Repayment instructions will be included on the final participant notification. ACH payments can be processed online through the employee's account at sentinelgroup.com. Check payments can be made by mailing a check to Sentinel along with a copy of the notification. Mailing instructions are included on the notification.