Understanding why your ICUBA Benefits VISA Card purchases are being challenged and what you can do about it.

During your last visit to the doctor, you used your ICUBA Benefits VISA™ card for the co-pay or services rendered. You knew you have money in your FSA/HRA account, and the transaction went through at your provider without a hitch. But then, a few weeks later you get a message from WEX asking you to prove that the treatment you received was an eligible expense. You know that you went to a provider that is clearly FSA eligible, so why the challenge?

**INITIAL RECEIPT REQUEST**

WEX receives a claim file from BCBS, Aetna, EyeMed, and Delta Dental. A receipt request is issued approximately 60 days after the transaction settles if the charge you swiped does not match the amount the insurance carrier states you owed. **NOTE:** OPTUMRX files are not needed as the pharmacy is able to approve/deny purchases at the point of sale.

**THE DETAILS**

If you’ve received a receipt request notice you’ll first need to determine if there is a discrepancy.

- Login to ICUBAbenefits.org
- Access the insurance carrier website via single sign-on to access your EOB and claim history.

Still need help finding your explanation of benefits (EOB)? Check out the video below.

- “Where’s my EOB?” Online at: icuba.me/eob

**THE RESEARCH**

- **It’s a Match:** if the amount you paid matches the amount swiped upload EOB to WEX for approval
- **EOB does not match amount paid:** You’ll need to do some research. Below are the most common reasons an EOB may not be sufficient to adjudicate your claim(s).
  1. You paid for multiple visits at one time
  2. You were billed for an amount that was covered by insurance i.e you overpaid
  3. You are paying for a large bill via an automatic payment each month
  4. You are paying for expenses that were incurred outside of the plan year rules
  5. You paid a bill for an ineligible dependent, service or product with your card.

**THE RESOLUTION**

You’ve determined that there is an issue, now what? Below are some things you can do to resolve your ineligible transaction.

- **Overpayment:** Contact the medical provider for a refund to your ICUBA Benefits VISA™ Card. **NOTE:** If the provider issues the refund via a check you are still responsible for refunding the account.

- **Multiple Visits:** Contact your provider for a copy of an itemized bill, statement or receipt this document should state exactly what you paid for with the VISA™ card on any given visit.

- **Recurring Transaction:** Provide WEX with an itemized receipt that shows the original date of service. Note: FSA claims must be incurred within the current plan year. HRA claims have a 12-month grace period.

- **Ineligible dependent or service:** You will need to refund the account or submit others claims to offset the balance due.

**THE APPROVAL**

Once you have determined how to resolve the account you will need to:

- Provide your supporting documents to Wex for approval or
- Contact WEX for additional options to settle the transaction such as:
  - Offset balance due with claims
  - Refund the account - funds will be available for future use

For additional support please contact Customer Service at:

- Email: customerservice@wexhealth.com
- Phone: 866-777-5102 Option 1
- ICUBA Customer Service: benefitsadministration@icuba.org