FSA & HRA Substantiation...Explained!

Once you swipe your ICUBA Benefits Debit Card, the substantiation countdown begins...unless the service provider is in the IIAS Merchant database and the charge is auto-magically verified.

Otherwise, WEX will immediately begin reviewing your ICUBA Benefits Claims to try and match them to a card swipe. If a card swipe matches a claim, the process ends and the claim is approved. This is a pretty simple process when your card swipes are for benefits that have fixed copayment amounts.

So, what happens if you use your card for a benefit with coinsurance instead of a copay?

Let’s say you swipe your card at your Primary Care Provider’s office for $22. Once you swipe the card, WEX begins looking for claims that match the provider, date of service, and member responsibility of $22. When WEX finds a match, the process ends and the claim is approved.

If, after sixty days, WEX cannot match your card swipe to one of your ICUBA benefit claims, you will receive your first substantiation request.

If you receive a substantiation request for one of your card swipes from WEX, don’t panic!

Substantiation Crossword
Test your crossword skills & your knowledge of Flexible Spending & Health Reimbursement Account substantiation.
Submit your answers online at ICUBA.me/crossword and enter to win a $50 Amazon Gift Card!

Down:
1. ___ Spending Account
4. IRC requires ___ transaction be substantiated
5. Internal Revenue ___
7. 1st substantiation request in ___ days
9. Percent of member cost-share
11. FSA funds are only for ___ expenses
17. Explanation of Benefits (brief)

Across:
2. Substantiation is a _____ requirement
3. Download the WEX ____ app
6. Fixed amount member pays
8. The rule of ___
10. Discovery Benefits is now ___
12. This crossword theme
13. Merchant Database Acronym
14. ___ Benefits Debit Card
15. WEX matches card swipes to ICUBA Benefit ____
16. IRC ___ 125

Submit your answers online and enter to win a $50 Amazon Gift Card! You’ll also get the answer key after you submit!
**Why should you use the MyHealthToolkit app?**
The MyHealthToolkit app lets you access your digital medical ID card and check the status of a claim from anywhere! You can also check what’s covered by your medical plan and find local providers quickly and easily.

**Why should you use the OptumRx app?**
The OptumRx app gives you secure instant access to your personal prescription information and trusted pharmacy resources. You can use the app to check prescription history, compare prices and locate nearby pharmacies.

**Why should you use the Benefits by WEX app?**
Benefits by WEX gives you direct access to manage your Flexible Spending & Health Reimbursement Account claims. With Benefits by WEX, you can check the status of claim and upload documents with the click of a button!

**Why should you use the My Quest™ app?**
The MyQuest app allows you to conveniently access your health information, request and receive lab results, schedule your next lab appointment or find the nearest Quest Diagnostics Patient Service Center location.

**Why should you use the Rally Health app?**
Rally Health gives you direct access to ICUBA’s interactive wellbeing program, Blue Rewards powered by Rally Health. Download this app and sync it with your favorite fitness device to start earning dollars and coins today!

**Why should you use the Aetna Resources for Living app?**
The Resources for Living app allows you to access information, support and resources to help you manage the issues that impact your work, life and well-being by providing everyday help for everyday life.

**Why should you use the Teladoc app?**
The Teladoc app connects you with a board-certified doctor 24/7/365 through the convenience of phone or video consults. Within minutes, a doctor will contact you ready to listen and resolve your issue.

**Rally Private Challenge Winners!**

<table>
<thead>
<tr>
<th>Rally Username</th>
<th>Member School</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teach302</td>
<td>Saint Leo University (Spouse)</td>
</tr>
<tr>
<td>GoingPostal24</td>
<td>Palm Beach Atlantic University</td>
</tr>
<tr>
<td>RunnerRabbit</td>
<td>Saint Leo University</td>
</tr>
<tr>
<td>Manyelm</td>
<td>Saint Edwards School</td>
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<tr>
<td>Zu1414</td>
<td>Nova Southeastern University</td>
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<td>Maymu25</td>
<td>Nova Southeastern University</td>
</tr>
<tr>
<td>Npdoctor</td>
<td>Beacon College</td>
</tr>
<tr>
<td>Cmarcus7</td>
<td>The University of Tampa</td>
</tr>
<tr>
<td>Sresre</td>
<td>The University of Tampa</td>
</tr>
<tr>
<td>HELIORA</td>
<td>The Bolles School</td>
</tr>
</tbody>
</table>

Estimated distance traveled: **8,967 miles**  
Estimated calories burned: **896,700 calories**  
Estimated weight lost: **256.2 pounds**  
Keep up the good work!