

# How to File a Claim For Reimbursement

We make it easy for you to submit and manage your claims in your online account.

## Where to Begin:

- Go to [www.connectyourcare.com](http://www.connectyourcare.com)
- Sign in with your user name and password.
- If it is your first time visiting the site, choose New User Registration to select your user name and password.

**Enter a New Claim:** If you pay for an expense out of pocket (without using your healthcare payment card), you must enter a claim for reimbursement and submit your receipts. Entering a new claim is easy.

- Log into your online account and select **Claim Center**.
- Click on **Add New Claim** from the left-hand menu.
- Follow the quick and easy steps on the screen to enter information about your claim. Continue through the screens until the **Claim Submission Form** displays.
- **Print** the Claims Submission Form to use as your cover sheet, then fax it with your receipts to the number shown on the form. You can also scan the receipts to your computer and email them to the address on the form, or mail them to our claims center through the postal service.

## View Claims/Submit Receipts\* for Purchases Requiring

**Substantiation:** Even if you pay for a qualified expense using your healthcare payment card, you may still need to submit itemized receipts for that purchase. When receipts are needed, your online account will display a notice and you will receive notification in the mail.

To submit a receipt or to determine if you need to submit a receipt for a purchase, follow these simple steps.

- Log into your online account and select **Claim Center**.
- All claims display; ones needing receipts show at the top.
- Click on **Reprint Form** next to the claim to print your Claim Submission Form, then fax or mail it with your receipts to the number or address shown on the form.
- To view details of a claim, including copies of previously faxed receipts, click on **View Details**.

**View Claim Status:** At any time after your request is sent in, you can return to the Claim Center to see the status of your claim.

- Select **Claim Center** from the Home page.
- Select **All Claims** and the status of those claims will be displayed.

*\*For eligible expenses covered by insurance; attach your Explanation of Benefits (EOB). For an eligible expense not covered by insurance or where an EOB is not available; attach an itemized bill/receipt that includes the date of service, name and address of the provider, a description of the service and the amount charged.*



## Important Claim Information

- You may only submit claims for services incurred during the plan year or employment period. An expense is incurred when a service is received, not when a bill is paid.
- If you paid with your healthcare payment card, there is no need to add a new claim. Just be ready to submit an itemized receipt if requested.
- Credit card receipts or cancelled checks are not considered sufficient documentation.

## How do I enter a new claim?

Entering a new claim is easy. Simply:

- Log into your online account.
- Click on Add New Claim from the left-hand menu.
- Follow the four easy steps on the screen to enter information about your claim.
- Print your Claim Form and then fax it along with your receipts to the number shown on the form.

## How do I submit receipts for healthcare payment card charges?

Even when you use your healthcare payment card, IRS rules require receipts as verification on many purchases. Always remember to save your receipts.

When you are ready to, follow these simple steps:

- Log into your online account and select Claim Center from the main menu across the top of the screen.
- On the all claims display, the ones needing receipts will show at the top.
- Click on Print Claim Form\* next to the claim to print your cover sheet. Then fax it along with your receipts to the number shown on the form.

\*If you receive a reminder letter in the mail regarding receipts on a claim, you can use that letter as your fax cover sheet.

## How will I know if I need to submit a receipt for substantiation?

You will always have to submit receipts anytime you request reimbursement online from your Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA). There are also times that you will need to submit a receipt when you pay with your healthcare payment card.

If a receipt is needed for a healthcare payment card claim, you will be notified by email or letter. You can also review if your claim requires receipts online by logging into your account and visiting the Claim Center. You need to submit receipts if you see a notice.

## What if I don't submit my receipts?

For an online claim, you will not be reimbursed until you submit itemized receipts.

For healthcare payment card claims, you must provide the receipts within the time requested or the transaction will be deemed ineligible, and you will be required to refund the amount of the transaction.

## What information needs to be included on the itemized receipts?

Receipts MUST include the following information:

- Name of the patient (you, your spouse or dependent)
- Date the service was provided
- Name of the service provider
- Description of the service
- Amount/cost of the item or service provided

\*Credit card receipts, non-itemized cash register receipts and cancelled checks are not acceptable forms of documentation.

## Why might my claim be denied?

Claims are denied for missing or illegible information, receipts that are for expenses that are not eligible, expenses incurred outside the plan year, expenses that have already been submitted, or expenses that are not qualified for the plan that you are participating in. In the instance of a denied claim, participants have the opportunity to submit the correct information and resubmit the claim for reimbursement.

## How long will it take for my reimbursements to be processed?

Most reimbursements requests filed online are processed within 2-4 business days. Reimbursements are timed differently for various clients. Some reimbursements are made daily, some weekly, and some once or twice a month depending on the schedule agreed to with your employer. You can see the date of your next reimbursement by selecting "View Reimbursement Schedule" from the online Claim Center. Check with Customer Service or your benefits administrator if you have any questions about the timing for your company.

## Can I mail in my claim?

Yes, however, we prefer to receive claims by fax. The option to mail is available but we have found that claims take longer and there is always the chance of your claim getting lost in the postal system.

## How will I receive my reimbursements?

You are eligible to be reimbursed by check or direct deposit. For quicker reimbursements, sign-up for direct deposit in your online account.