

How to Submit a Claim

Your FSA plan only reimburses amounts not covered by insurance. Reimbursement of your eligible expense is based on when the service is provided, and not when the service is billed or paid.

Step 1: After an eligible expense has been rendered, ensure you save the appropriate documentation for substantiation of the claim.

A. Note: BRMS may request further information or details if necessary to process your claim according to IRS guidelines.

Step 2: Login to www.myhealthbenefits.com and select the [Reimbursement Account/Upload FSA](#) icon at the top of the screen. Select [Upload Claim](#).

Step 3: Next, select [Upload Health/Rx Reimbursement Claim](#) (FSA, HRA, Wellness) or select [Upload Dependent Care FSA Claim](#).

- If [Dependent Care Claim](#) is selected, complete the necessary form and upload any necessary documentation- once finished, select [Submit](#).
- If [Health/Rx Reimbursement Claim](#) is selected, go to [Select Account for Reimbursement](#) and choose reimbursement type ([FSA, HRA, or Wellness](#)) from the dropdown menu. Complete the form, and any necessary documentation- once finished, select [Submit](#).
- Once the claim has been submitted, it will appear under [Submitted Reimbursement Claims](#).

Substantiate Your Healthcare FSA/HRA Claim

To show that the expenses you incurred are eligible, the IRS requires purchases made with an FSA/HRA be substantiated. This process verifies that purchases made with FSA/HRA funds meet regulatory requirements. Below are some acceptable types of documentation.

- Itemized statement or bill from your provider/pharmacy which includes Provider Name, Patient Name, Type of Service, Cost and Date of Service/Purchase
- If a pharmacy service is rendered, provide all of the above in addition to RX Number, Name of the Drug/Prescription
- Explanation of Benefits (EOB) from insurance carrier must be submitted if you went through your insurance carrier for services and are now requesting payment for the remaining cost of services owed by you.
- Itemized Orthodontia is an exception that must be discussed with BRMS (your FSA/HRA administrator) prior to submitting a claim. Please contact BRMS Customer Support at (800) 372-0905 for further information on how this type of claim can be submitted.

Know Your Account Type!

Knowing your plan design and benefits is vital- Make sure to select the correct account (FSA, HRA, Wellness) to receive reimbursement for your claims.

