

How do you FLEX?



Q&A: submitting receipts

How the card works

When using the card at participating “no receipt” retailers:

1. Take eligible health care items to the register and let the clerk ring them up.
2. Swipe your BMO Qualified Expense Card for payment.
3. The eligible amounts will be deducted from your health care FSA.
4. The receipt will identify and provide a sub total of your health care-eligible purchases.

For a complete list of participating retailers, go to bmoflex.com and click on the IAS Merchant List.

Learn more by visiting bmoflex.com or by calling your BMO Client Service Representative at 1-800-236-3539.

Q: Why am I required to submit documentation for some transactions but not others?

A: BMO is required by the IRS to obtain specific information for the purpose of verifying the purchase and approving a claim reimbursement request. More than 80% of BMO Qualified Expense Card transactions are fully documented and approved at the point of sale. For some transactions, however, the claim is not complete until participants submit a fully itemized statement or explanation of benefits from your health provider or health plan to prove the eligibility of the expense. BMO notifies participants when this type of documentation is needed.



Q: What type of documentation is acceptable?

A: Acceptable documentation for FSA or HRA reimbursements include: an itemized statement (a medical provider or retailer’s detailed receipt), explanation of benefits (EOB) or other documentation from your health provider or health plan.¹

Q: What pieces of information should be included on the documentation?

- A: The following information should be included:
1. Provider name and location
 2. Service or purchase date
 3. Detailed description of item or service purchased
 4. Amount paid and/or amount not reimbursed through your insurance carrier
 5. Person who received the item or service (may be excluded for retail purchases)

¹ Debit or credit card receipts and cancelled checks do not meet the IRS requirements and therefore we do not accept them.

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