

Tips for Faster Reimbursement



You've already made a smart choice by electing a flexible spending account. Here are a few simple tips to speed the reimbursement process.

Gather documents to support your claim.

Regulations require supporting documents from the service provider that include: date and description of service, name of patient and provider, cost of the service or product, the amount (if any) covered by insurance or other benefits, and your out-of-pocket cost.

Do Send copies of the explanation of benefit forms (EOBs) from insurance company(ies) or fully itemized statements from providers.

Do Not Send "balance due statements" or "payment receipts". They do not include the information required to approve your claim.

Exception. Cash register receipts that name a product are acceptable documentation for over-the-counter ("OTC") supplies, equipment, and insulin. To qualify for reimbursement, OTC drugs and medicines must be prescribed according to state law. Claims must be accompanied with a copy of the prescription along with an itemized cash register receipt; or, a pharmacy receipt copy that includes the prescription number.

Submit claims for services you receive or products you purchase during your coverage period.

For example, if your plan runs the calendar year (i.e., January through December), services must occur between January 1 and December 31. Your coverage period is extended if your plan includes the grace period. Claims can be submitted through the run-out period described in your enrollment materials. If you begin participation mid-year, your coverage period begins on the "effective date" described in your enrollment materials. If you terminate employment or you become ineligible due to an employment change, your coverage will end as stated in your coverage termination notice.

Choose the fastest reimbursement method. Start by logging on to bmoflex.com. Submit claims quickly and easily by completing an online claim and uploading the supporting documents. If you prefer, claim forms can be downloaded, filled out manually and sent by email, fax or U.S. mail together with your supporting documentation.

Sign up for direct deposit. Direct deposit to your checking or savings account will both speed the reimbursement process and save trips to the bank. Set up direct deposit at bmoflex.com, or download a form and return it to Benefit Services by fax, email or U.S. mail.

Questions? We can help.

Benefit Services
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Appleton, WI 54912-2517

Toll Free:
800-236-3539

Fax:
888-244-2759

Email:
bmoflex@bmo.com

Website: bmoflex.com

Customer service hours:
7:30 a.m. – 5:30 p.m. CT.

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