

Why does Crosby often ask me to submit documentation after I use my Flex Debit Card?

Crosby requests information from participants to ensure compliance with IRS rules. These rules stipulate that if the debit card transaction cannot be auto-adjudicated per the IRS guidelines, Crosby must request documentation to substantiate the transaction.

Crosby works to electronically adjudicate most transactions as allowed by the IRS. For these transactions, you will not be required to submit documentation.

In general, you will not be asked to submit receipts for:

- Recurring expenses for the same amount and merchant type that have been previously approved by Crosby
- Co-payments (if enrolled in employer's medical plan)
- Prescriptions
- Purchases from an IIAS* retailer (The item purchased and paid for with the debit card is noted as "eligible" at point of purchase. You will be asked for a different form of payment for FSA ineligible items at the point of sale.)

If the debit card transaction does not meet these precise requirements, Crosby must request supporting documentation. To adequately substantiate the expense, Explanation of Benefits (EOBs), receipts, and/or other supporting documentation must include:

1. Employee/Patient Name
2. Service Provider/Vendor
3. Expense Amount
4. Nature of Service or Item
5. Date of Service

In general, you **will** be asked to submit supporting documentation for:

- Co-payments not specific to your employer's medical plan
- Vision and dental expenses
- Combined eligible and ineligible purchases
- Other non-confirmable purchases

A request for documentation from Crosby does not mean your vendor or provider was not paid — it means we are complying with IRS rules by verifying the expense was eligible.



Where and how do I send receipts to Crosby for proper substantiation?

You may use our custom fax cover sheet, upload an image of your receipt via our website or mobile app, or mail your documentation to Crosby:

Crosby Benefit Systems

Tel: 866-918-9711
Fax: 978-367-9626
P.O. Box 25172
Lehigh Valley, PA 18002-5172

Log on:
www.mycrosbybenefits.com

Visit:
www.crosbybenefits.com

For more information, please visit www.crosbybenefits.com.

*IIAS Retailer: A store offering an Inventory Information Approval System (IIAS) which matches purchases with a list of eligible expenses. A list of IIAS participating stores can be found in the FAQs section of the Participant Area at www.crosbybenefits.com.