



FSA PLAN INFORMATION



Please read for important FSA plan information. No action is required.

Flexible Spending Account (FSA) program participants are required by the IRS to substantiate that FSA debit card transactions were used for eligible expenses.

Here's what you need to know regarding the substantiation process:

- Our administrator, HealthEquity, is the custodian for these reimbursements and must ensure your expenses are eligible under [IRS Publication 502](#).
- HealthEquity can automatically substantiate most debit card transactions. In these cases, no action is required on your part.
- In cases where HealthEquity cannot automatically substantiate your debit card transaction, HealthEquity will mail you instructions on how to complete the process.
- Each transaction is reviewed individually, and your prior substantiation occurrences will not affect future outcomes.
- **Please remember to save your FSA expense receipts to easily substantiate a claim, if needed.**

Under IRS guidance, if you fail to substantiate your debit card transaction within 90 days your debit card will be disabled to prevent you from continuing to make unsubstantiated purchases.

In the event your debit card is disabled, it can be reactivated in either of the two situations below:

1. Complete the substantiation process for the original claim.
2. Pay out of pocket for new eligible expenses and manually submit any new claims with the proper supporting documentation to HealthEquity. If HealthEquity approves the new claims, they will reimburse you for the new claims minus the amount of the unsubstantiated claims. The amount of the new claims must meet or exceed the amount of the unsubstantiated claims.

For any questions on your benefits, please reach out to Rakuten's benefit advocate, Hilda Garibay, through phone (877) 408-6430 or email rakutenbenefits@alliant.com.

For any questions regarding the FSA substantiation process, please log into your [HealthEquity dashboard](#) or call HealthEquity's Support Center at (855) 692-2959. For any other inquiries please reach out to [HR Shared Services](#).