

Please retain all of the documentation related to each health flexible spending account (FSA) debit card transaction (itemized bills and statements from your health, dental and/or vision care plans). When you use the card, you may receive an email request from Allegiance for documentation of the transaction. If you do not respond to that request, you will receive a reminder. If requested documentation is not submitted, your card may be temporarily deactivated. Allegiance retains documentation for certain debit card transactions to ensure the continuing tax-favored status of the plan.

- For health FSAs, eligible items will be automatically approved at merchants that employ the Inventory Information Approval System (IIAS). Generally, large pharmacies, grocery stores and box stores (i.e.: Walgreens, Albertsons, Walmart) have IIAS capability. You may use the debit card for mail order pharmacy purchases, but many do not have IIAS capability and will require after-the-fact substantiation.
- Standard co-pays and multiples (\$25, \$50, etc.) and whole dollar amounts may be automatically approved for debit card payment. For all other amounts, you will receive a request for documentation.
- If you incur an expense that will be sent to your health, dental, and/or vision plan, it's best to not use the card at the time of service. Once you receive the statement from your plan, contact your provider to pay the balance with the card. Then, forward the plan statement to Allegiance if you receive the request for documentation. When the provider requires payment at the time the service is received, or if the plan year end date is approaching, you may choose to use the card prior to receiving the plan statement. If you do not have a copy of your plan statement to submit within 60 days of the date of service, please call us.
- If you do not have health, dental, and/or vision coverage for the service received, send the itemized bill or statement to Allegiance upon receiving a request for documentation. Make sure the dollar amount, the service date and a list of the services provided are stated on the itemized bill.
- If the expense was incurred prior to the start of the current plan year, do not use the debit card to pay the bill. Reimbursement requests for expenses incurred in previous plan years should be filed using the Allegiance website or mobile app.
- If a merchant asks you for a personal identification number (PIN), ask the merchant to run the transaction as a credit. The merchant, however, may refuse your request.
- Establish a password on the Allegiance website (www.askallegiance.com) to view transaction detail in your Expense Tracker. In order to access your PIN, call 1-866-898-9795.
- Please contact us with questions at advantageinquire@askallegiance.com; or, call 1-877-424-3570, Monday through Friday from 7 a.m. to 6 p.m. Mountain Time.