



### **Accessing your Account**

**The Website** - Please take advantage of our website ([www.myebsaccount.com](http://www.myebsaccount.com)) to review your account frequently. It is your responsibility to keep track of any activity on your EBS Flex Card, and this site allows you to monitor your account activity, submit claims, and make sure balances and payments are up to date. Your initial login is your Social Security Number or your Employee ID. Your initial password is the last four digits of your login. For your security please change these values as soon as you login.

**Customer Service Hours.** – Mon., Tues., Thr., and Fri. 8:00am – 5:00pm EST and Weds. – 9:00am – 5:00pm

### **Participant E-mail Address**

Having an e-mail address on file allows you to receive automated e-mail notification for activity such as direct deposit reports and other important information related to your account.

Visit the Participant website today to enter or update your e-mail address. Simply follow the steps below:

1. Log into your account at [www.myebsaccount.com](http://www.myebsaccount.com)
2. Click on the word Profile in the title bar
3. Enter your e-mail address
4. Click the Save button

### **Card Information**

The EBS Flex Card provides a convenient option for payment of eligible expenses. The Card program has to comply with IRS guidelines for claims documentation. The IRS requires documentation for all transactions to verify their eligibility under the rules of the Plan. Fortunately, the technology in place with the Flex Card can very often satisfy the IRS' documentation requirements electronically. When the Flex Card is "smart enough" to verify (or substantiate) a purchase systematically, the participant does not have to manually supply the documentation.

However, if the Flex Card cannot determine the eligibility of an item or service, the participant is required to provide that documentation, and a Request for Information (RFI) Letter will be sent. These letters are sent monthly on any purchases that require documentation. The sequence and description of the letters is listed below:

#### **Initial & Follow-up requests – this is a combined letter with 2 separate sections**

1. Section one- Initial requests. This is used for the first request of information on a specific set of transactions. The participant has 30 days to reply before the information is moved to the follow-up section of the letter.
2. Section two -Follow-up request. This is used for the second request of information on a specific set of transactions. The participant has 30 days to reply to these requests before an Ineligible Expense letter is sent.

#### **Ineligible Expense letter**

If no response is received to the first two requests for information, or the information received is not acceptable under the Plan, then this letter explaining the expense has been classified as ineligible will be sent. If there is no response to this letter within 20 days the Card will be suspended.

EBS-RMSCO has taken many steps to improve the electronic approval process for the Flex Cards. Copayment amounts, electronic file feeds, and recurring expenses have been added to the system to improve the auto-substantiation process. We are currently at 90% overall auto approval rate.

### **Direct Deposit Statements**

Direct deposit of payments for claims reimbursement is faster, more secure, and a great way to "Go Green"! For participants using our direct deposit feature, we e-mail a Direct Deposit Statement containing detailed reimbursement information. This same information can be accessed in the Reports section of our Participant website ([www.myebsaccount.com](http://www.myebsaccount.com)). Please make sure you have a valid e-mail address on the website to receive your notification.



**Reimbursement Request Forms and Helpful Filing Information for Manual Claims**

If you do not use your Flex Card you can submit a manual claim. The most efficient method to request claim reimbursement is to submit requests on-line. Click on the My Account section of the Participant website and select the New Claim option.

If you cannot submit on-line, the following tips will ensure that your manual reimbursement requests are received and processed as efficiently as possible. **Claim Submission Tips:**

1. Please make sure you are using the most updated form available. Forms can be found in the Document Library section of our Participant website ([www.myebbsaccount.com](http://www.myebbsaccount.com)). Please note: submitting old versions of the Reimbursement Request Form may delay the processing of your claims.
2. A properly completed Reimbursement Request Form must accompany all submissions, with your identification number (typically, your Social Security Number) clearly printed.
3. Expenses must be individually listed (itemized), and each expense must have a corresponding receipt. "Lumped" or combined charges will not be accepted.
4. Please attach itemized documentation for each expense detailing:
  - a. date of service
  - b. provider name
  - c. patient name
  - d. charged amount
  - e. patient liability
  - f. description
  - g. for Dependent Care, the itemized bill must also include the provider's Tax ID or SSN
  - h. also include copies of any Explanation of Benefits (EOBs) if insurance applies
5. **Please do not send credit card receipts or cancelled checks, or use a highlighter on any receipts as it can make them difficult to read. If you have any questions, please contact our Customer Service department at: (800) 327-7130.**