



Documentation Follow-Up Processes

FSA and HRA Unsubstantiated Claims



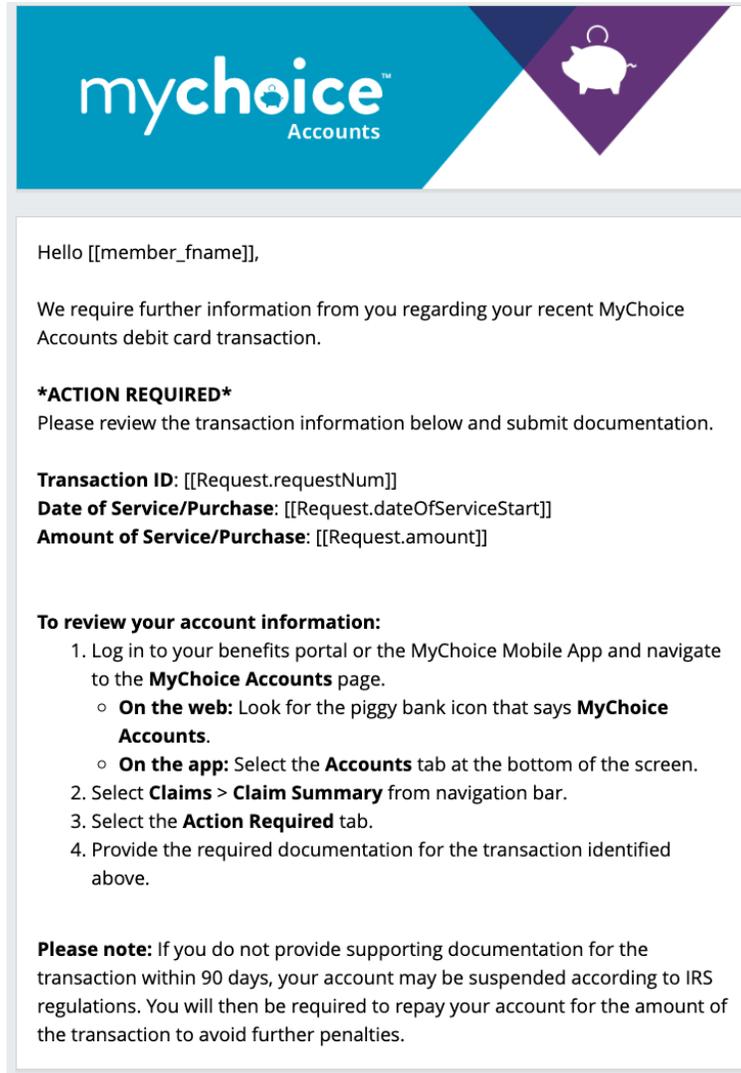
Claim Needs Documentation: Member Experience

What happens.

If no documentation is submitted within 30 days, a member gets an email.

If the documentation submitted has an issue, the member gets an email.

All emails are also sent as push notifications IF the member has downloaded the mobile app.



mychoice Accounts

Hello [[member_fname]],

We require further information from you regarding your recent MyChoice Accounts debit card transaction.

ACTION REQUIRED
Please review the transaction information below and submit documentation.

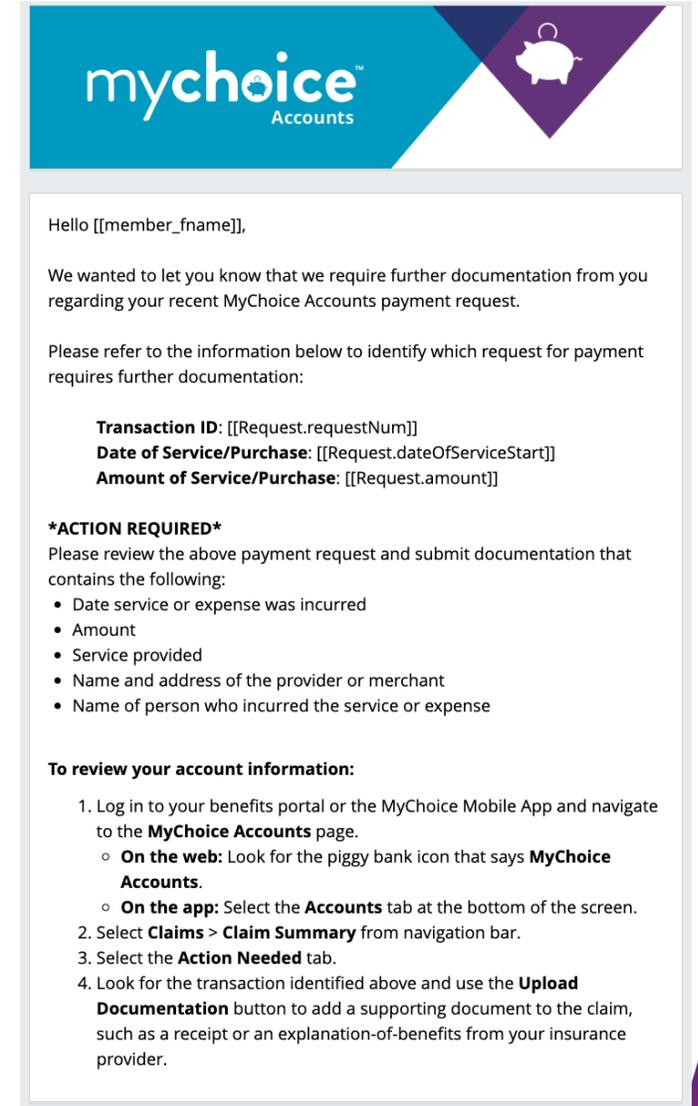
Transaction ID: [[Request.requestNum]]
Date of Service/Purchase: [[Request.dateOfServiceStart]]
Amount of Service/Purchase: [[Request.amount]]

To review your account information:

1. Log in to your benefits portal or the MyChoice Mobile App and navigate to the **MyChoice Accounts** page.
 - o **On the web:** Look for the piggy bank icon that says **MyChoice Accounts**.
 - o **On the app:** Select the **Accounts** tab at the bottom of the screen.
2. Select **Claims > Claim Summary** from navigation bar.
3. Select the **Action Required** tab.
4. Provide the required documentation for the transaction identified above.

Please note: If you do not provide supporting documentation for the transaction within 90 days, your account may be suspended according to IRS regulations. You will then be required to repay your account for the amount of the transaction to avoid further penalties.

Card swipe needs documentation



mychoice Accounts

Hello [[member_fname]],

We wanted to let you know that we require further documentation from you regarding your recent MyChoice Accounts payment request.

Please refer to the information below to identify which request for payment requires further documentation:

Transaction ID: [[Request.requestNum]]
Date of Service/Purchase: [[Request.dateOfServiceStart]]
Amount of Service/Purchase: [[Request.amount]]

ACTION REQUIRED
Please review the above payment request and submit documentation that contains the following:

- Date service or expense was incurred
- Amount
- Service provided
- Name and address of the provider or merchant
- Name of person who incurred the service or expense

To review your account information:

1. Log in to your benefits portal or the MyChoice Mobile App and navigate to the **MyChoice Accounts** page.
 - o **On the web:** Look for the piggy bank icon that says **MyChoice Accounts**.
 - o **On the app:** Select the **Accounts** tab at the bottom of the screen.
2. Select **Claims > Claim Summary** from navigation bar.
3. Select the **Action Needed** tab.
4. Look for the transaction identified above and use the **Upload Documentation** button to add a supporting document to the claim, such as a receipt or an explanation-of-benefits from your insurance provider.

Submitted claim needs documentation

For manual claim submissions

(Not debit card)

Process for submitting claims

1. Submit Documentation

Documents should include:

1. Date the expense was incurred
2. Name of the service provider
3. Description of the service and/or expense
4. Amount of the expense for which you are responsible
5. Patient or Dependent name (if applicable)

Cancelled checks, credit card receipts, and balance forward statements are NOT acceptable forms of documentation.

2. Claim Processed

Processing request statuses:

- Approved
- Approved Awaiting Funds
- Needs Documentation
- Partially Approved

3. Claim Paid

Your claim has been paid

These details are at the top of the "Submit Claim" screen.

Supporting Documentation

Document should include:

1. Date the expense was incurred
2. Name of the service provider
3. Description of the service and/or expense
4. Amount of the expense for which you are responsible
5. Patient or Dependent name (if applicable)

⚠ Canceled checks, credit card receipts, and balance forward statements are NOT acceptable forms of documentation.

Drop your files here

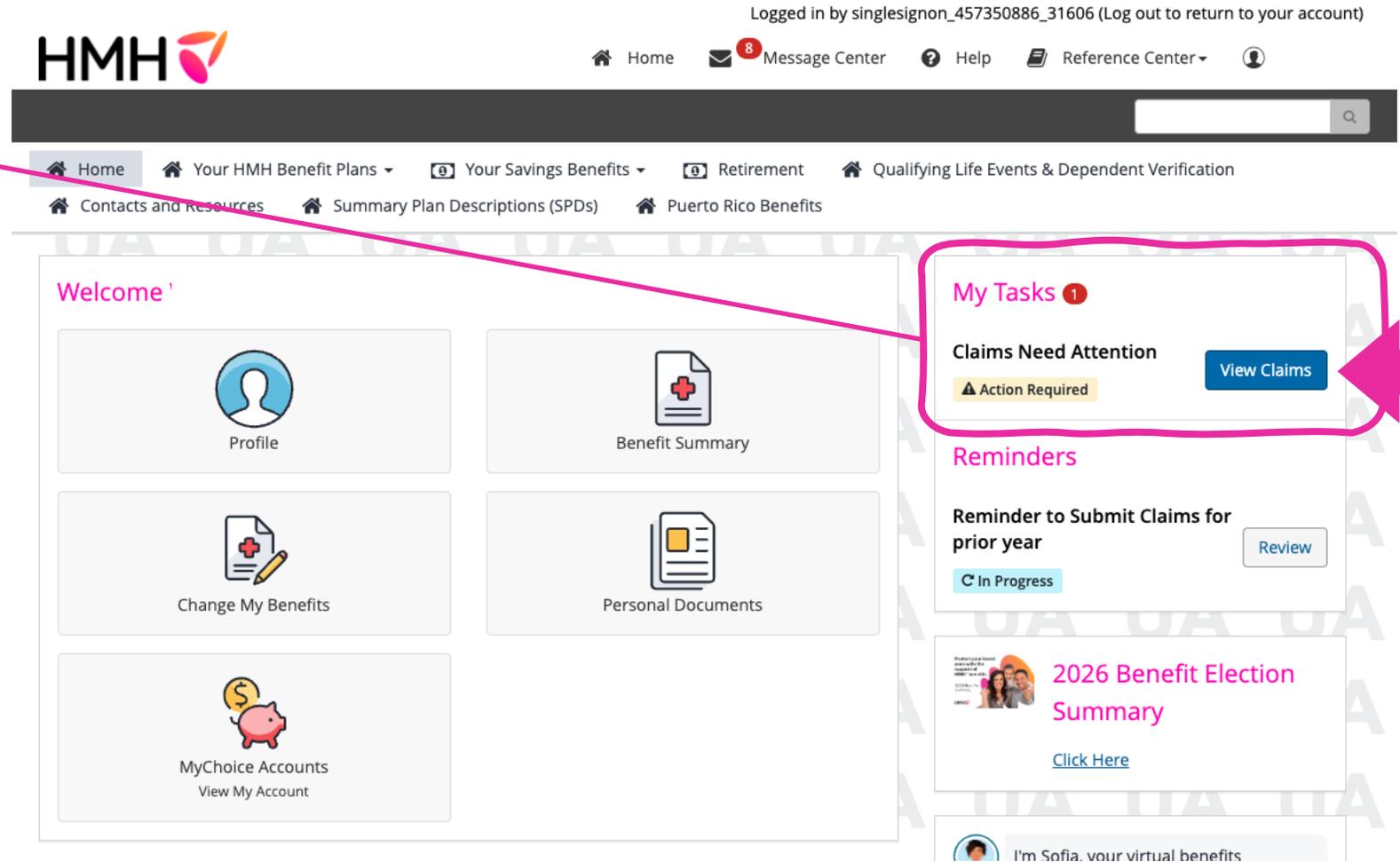
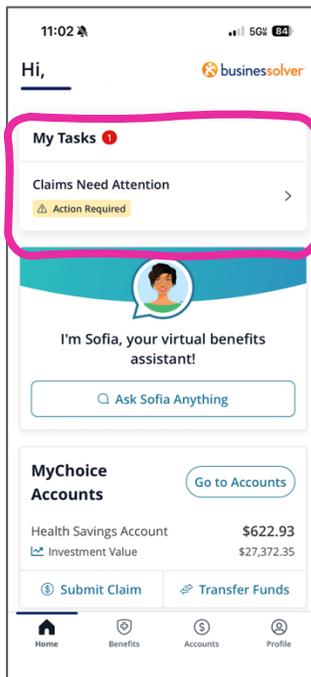
or

Allowed file formats:
.png, .pdf, .jpg, .jpeg, .gif
Max allowed size for file: 20 MB

These details are shown at the point the member uploads documentation.

Claim Needs Documentation: Member Experience

Member gets a "My Task" notification when they log in to the portal or the app. **Claims Need Attention: Action Required**



Claim Needs Documentation: Member Experience

View Claims Button takes them to Claim Summary, where Action Required has a red indicator

Claim Summary

[Learn about the claims process](#) [\\$ Submit Claim](#)

In Process [Recurring Schedule](#) [Action Required ²](#) [History](#)

Q Type to search

Date	Transaction	Status	Amount	Actions
02/01/2025	Card Purchase at OLENTANGY PED. DENT. <i>Dentists - Card Ending: 5966</i> <i>Transaction ID : 26205017</i> <i>Outstanding Amount: \$86.90</i>	Outstanding 1. Submitted ✓ 2. Processed ✓ 3. Paid ! Upload Documentation	\$181.00	...
07/05/2024	Card Purchase at MUIRFIELD EYE CARE CENTER <i>Optometrists (8042) - Card Ending: 5966</i> <i>Transaction ID : 21845376</i> <i>Outstanding Amount: \$9.23</i>	Outstanding 1. Submitted ✓ 2. Processed ✓ 3. Paid ! Upload Documentation	\$9.23	...

Showing 2 of 2

Next to each claim, a member can access claim details or “How to Resolve.”

Date	Transaction	Status	Amount	Actions
02/01/2025	Card Purchase at OLENTANGY PED. DENT. <i>Dentists - Card Ending: 5966</i> <i>Transaction ID : 26205017</i> <i>Outstanding Amount: \$86.90</i>	Outstanding 1. Submitted ✓ 2. Processed ✓ 3. Paid ! Upload Documentation	\$181.00	... Claim Details How to Resolve

Claim Needs Documentation: Member Experience

Examples of member claim details

Claim Details
✕

Claim

Expense for	Service Period	Provider Name
Joan Doe	01/30/2025 - 01/30/2025	OLENTANGY PED. DENT.
Date Submitted	Date Received	Date Processed
02/01/2025	02/01/2025	02/01/2025
Amount	Approved Amount	Ineligible Amount
\$181.00	\$0.00	\$0.00
Paid Amount	Pending Amount	Outstanding Amount
\$181.00	\$0.00	\$86.90

Notices

Code	Reason for Notice	How to Resolve
Recouped	This portion of the submitted request was used to recoup an outstanding balance for payment made on an ineligible request.	There is no additional action to take with this request.
Credit Card Receipt	A credit card receipt is not eligible documentation.	Submit an Explanation of Benefits (EOB) or itemized statement from the provider showing patient name, provider name, service date, service descriptions, and amounts. Neither credit card statements nor cancelled checks are considered valid documentation.

Close

After member action:

First notification:

Claim Details
✕

Claim

Expense for	Service Period	Provider Name
Joan Doe	07/03/2024 - 07/03/2024	MUIRFIELD EYE CARE CENTER
Date Submitted	Date Received	Date Processed
07/05/2024	07/05/2024	07/05/2024
Amount	Approved Amount	Ineligible Amount
\$9.23	\$0.00	\$0.00
Paid Amount	Pending Amount	Outstanding Amount
\$9.23	\$0.00	\$9.23

Notices

Code	Reason for Notice	How to Resolve
Prior Year Dates	Unfortunately, you cannot be reimbursed from your current year account for expenses that were incurred the prior year.	See your benefit plan guide to determine what expenses are eligible in accordance with the IRS or your plan.
Documents Requested	You recently used your MyChoice Accounts card for a medical, pharmacy, dental, or vision expense, however, additional documentation is required to confirm its eligibility.	Visit your benefits website or the MyChoice Mobile App to submit a qualifying document showing patient name, provider name, date of service, description of services and dollar amounts.

Documents

Close

Claim Needs Documentation: Member Experience

Examples of member claim details

Claim Details ✕

Claim

Expense for	Service Period	Provider Name
Joan Doe	10/23/2025 - 10/23/2025	Lilly Direct
Date Submitted	Date Received	Date Processed
02/16/2026	02/16/2026	02/16/2026
Amount	Approved Amount	Ineligible Amount
\$499.00	\$22.00	\$477.00
Paid Amount	Pending Amount	Outstanding Amount
\$22.00	\$0.00	\$0.00

Notices

Code	Reason for Notice	How to Resolve
Recoupment	The request you submitted has been automatically applied toward your outstanding balance.	No further action is needed.
Insufficient Funds	The amount you requested exceeds the available funds in your account.	Check the available balance on the MyChoice Mobile App or web. If further contributions are made to your account by future payroll deductions or by your employer, the remaining request amount may be paid, and no further action is needed.

Documents

Close

After member action:

First notification:

This was a partial payment. We've explained that the amount requested exceeds the amount available.

Claim Needs Documentation: Member Experience

Examples of member claim details

Claim Details

Claim		
Expense for	Service Period	Provider Name
Joan Doe	09/26/2025 - 11/30/2025	Joey Doe Acupuncture
Date Submitted	Date Received	Date Processed
10/27/2025	10/27/2025	10/28/2025
Amount	Approved Amount	Ineligible Amount
\$440.00	\$0.00	\$440.00
Paid Amount	Pending Amount	Outstanding Amount
\$0.00	\$0.00	\$0.00

Notices

Code	Reason for Notice	How to Resolve
Request Cancelled	Member requested payment to be cancelled	No action required to resolve this issue. Request and payment have been cancelled
Service Desc Missing	The documentation you provided is missing the description of service.	Please submit an EOB or itemized statement from the provider showing patient name, provider name, date of service, description of services and amounts.

Documents

Date	Document Name	Download
10/27/2025	Joey Doe Acupuncture - 9.25.25	

After member action:

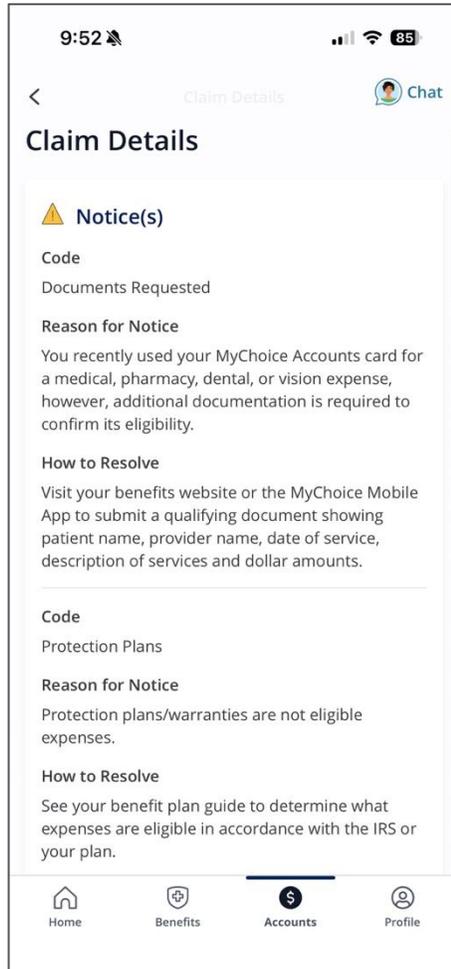
First notification:

Call out for specific item needed and how to resolve

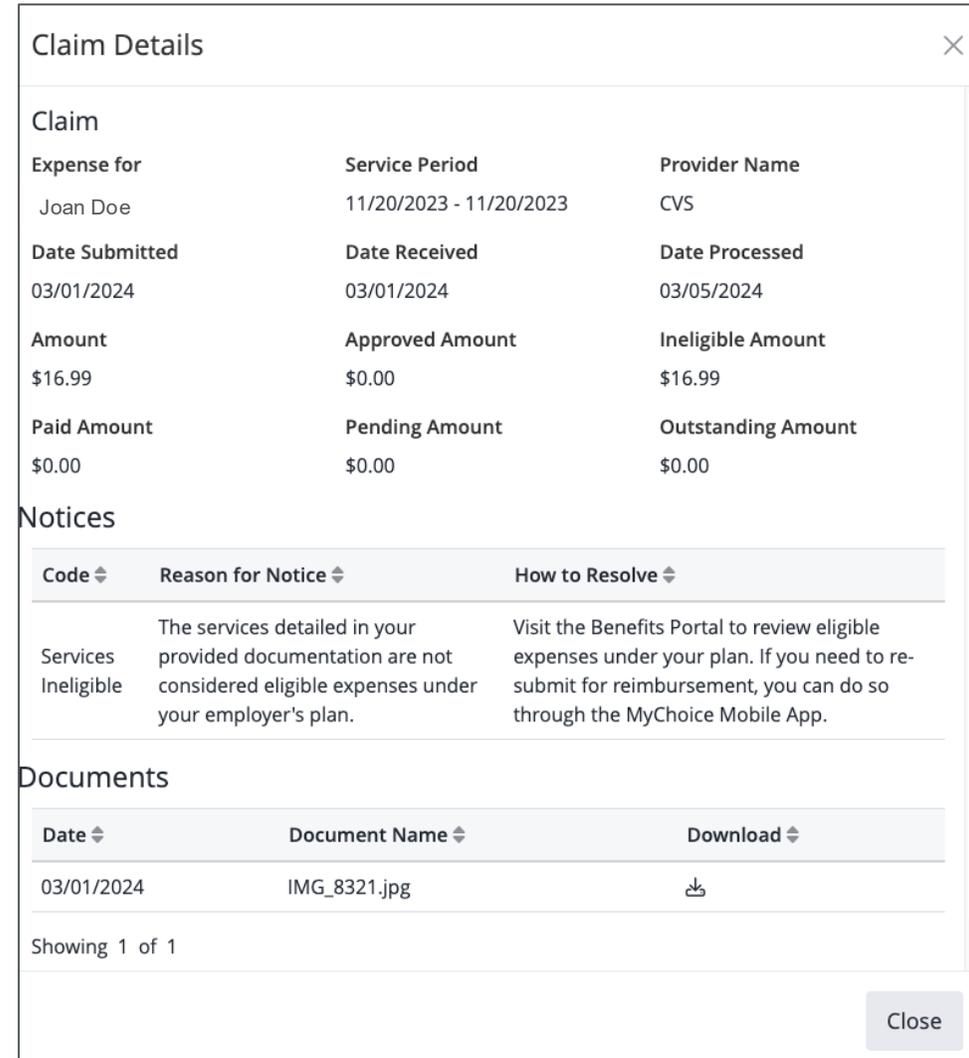
Here, a member can download the documentation they provided to review it for missing information requested.

Claim Needs Documentation: Member Experience

Examples of member claim details – ineligible item/expense



Ineligible item/expense.
Explained what part was
ineligible and provide "How to
resolve" details.



How to Resolve an Outstanding Claim

Instructions for submitting alternate receipt or repaying the account

Date	Transaction	Status	Amount	Actions
02/01/2025	Card Purchase at OLENTANGY PED. DENT. <i>Dentists - Card Ending: 5966</i> <i>Transaction ID : 26205017</i> <i>Outstanding Amount: \$86.90</i>	<p>Outstanding</p> <p>1. Submitted ✓ 2. Processed ✓ 3. Paid !</p> <p>Upload Documentation</p>	\$181.00	<p>Claim Details</p> <p>How to Resolve</p>

How to Resolve An Outstanding Balance ✕

In order to remove this claim from Outstanding status, please remit payment following the instructions below or upload supporting documentation. Failure to provide documentation or payment may result in imputed income from your employer.

Option 1: Remit Payment

Please send a check for \$86.90 to the address below. Make the check payable to Businessolver. Include your transaction ID in the memo line to help us process your payment quickly.

BUSINESSOLVER INC
PO Box 870747
Kansas City, MO 64187-0747

Or overnight to:

UMB LOCKBOX #870747
1008 Oak Street
Kansas City, MO 64106

Option 2: Upload Supporting Documentation or Submit An Offsetting Claim

If you have documentation for this claim, please upload supporting documentation. If you are unable to provide documentation or the expense was determined to be ineligible after documentation was provided, you can submit a new, previously unreimbursed claim to offset your outstanding balance.

Upload Documentation

Close

Sofia Claim Support



My email said I have a claim that needs attention. What do I do?

[3]
Karen, since you have a claim that needs attention, you should review the details and any required actions in your Benefitsolver account. Here's how you can do that:

1. From your Member Homepage, open the dropdown with your name in the top right corner.
2. Select **MyChoice Accounts**.
3. Go to the **Claims** menu.
4. Click on **Claims Summary**.
5. Look under the **Action Required** section to find the claim that needs your attention.
6. Select the options menu for that claim to see what actions you need to take, such as submitting additional information or documents.

If you need help or have questions about the claim, you can also contact the support team at **833-989-1967** during their business hours: 8:00 am to 5:00 pm Central Time, Monday through Friday.



If I need to pay back a claim, how do I do that?

[6]
Karen, if you need to pay back a claim, you can do so through your Benefitsolver account by following these steps:

1. From your Member Homepage, open the dropdown with your name in the top right corner.
2. Select **MyChoice Accounts**.
3. Go to the **Claims** menu.
4. Select **Claims Summary**.
5. Find the claim listed under **In Progress** or **Action Required** that requires repayment.
6. Click the options menu for that claim and follow the instructions to proceed with repayment.

If you need any assistance during this process, you can contact support at **833-989-1967**.



what document is needed for my claim that I submitted on 2/2?

For your claim submitted on February 2nd, the document needed is a qualifying supporting document that includes the patient name, provider name, date of service, description of services, and dollar amounts. This documentation is required to process your reimbursement request. You can upload this document by visiting your benefits website or using the MyChoice Mobile App. If you need further assistance, please let me know!



what is the status of my most recent claim

Your most recent claim, submitted for a General Vision service on January 20, 2026, currently has a status of **Needs Documentation**. This means that supporting documents are required to proceed with the reimbursement. Please provide a qualifying document showing the patient name, provider name, date of service, description of services, and dollar amounts. You can upload this documentation through your benefits website or the MyChoice Mobile App.



Sofia will populate your member services phone number. Sofia can now access the last 25 claims and the reason code for the alert.

MyChoiceAccounts.com FAQ – member website

<https://businessolver.com/mychoice-accounts/flexible-spending-account/>

Claims FAQ

- Do I need a receipt for my spending? 
- What happens if I don't submit documentation? 
- I hate dealing with receipts. Is there any way around that? 
- What is a Letter of Medical Necessity? When would I need that? 

Documentation Simplified

Documentation Checklist



Documentation Checklist

In order to comply with IRS rules, we will want to see the following information on your documentation:

1. Person who received service
2. Amount paid for service
3. Service/Item
4. Provider name and address
5. Date of service
6. Description of service: category and type

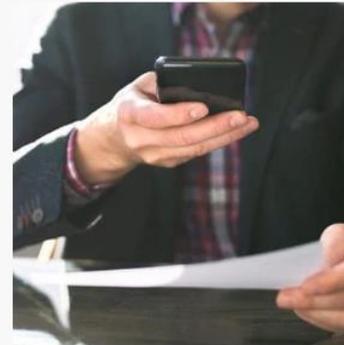
How to Submit a Claim

How to Add Documentation

Documentation Checklist

How to Submit a Claim

How to Add Documentation



How to Add Documentation

At MyChoice Accounts, we've made it easy to submit documentation.

If you have a smart phone, you may use the MyChoice Mobile App and take a photo of your documentation and attach it to the claim. You may also use a photo or scan an upload directly to your benefits portal online. Finally, we accept mailed or faxed copies and can add to your records.

1. Log in to your account online or on the MyChoice Mobile App ([iOS](#) or [Android](#))
2. Select the piggy bank icon for your MyChoice Accounts, then select **Claims > Claim Summary**.
3. Open the claim marked 'needs documentation' and select the three-dot menu to the right of the claim, and select **upload documentation**.
4. You may upload a jpeg, pdf, png or tif file. Be sure all parts of the document are legible and all items from the documentation checklist are on the file.
5. On the MyChoice Mobile App, if you need to attach a photo, give consent for the app to use your phone's camera and snap a picture of the documentation, making sure all information is legible or select the file or photo from your library.
6. If you'd like to submit via fax or mail, you may **download this form** and send it to the address or fax number noted with the accompanying claim information, so it can be associated with your claim.

→ MyChoiceAccounts.com FAQ – member website

<https://businessolver.com/mychoice-accounts/debit-card/>

I SUCCESSFULLY SWIPED MY CARD, BUT MY REQUIRED DOCUMENTATION WAS DENIED. WHAT ACTION DO I NEED TO TAKE?

The denied documentation may be due to swiping your card for an ineligible expense and may require you to repay your MyChoice Account for the transaction amount withdrawn.

You have a few options to correct the transaction:

1. Submit documentation for other eligible expenses that have not been previously reimbursed, to offset the ineligible transaction amount. Substitute receipts can be submitted online by creating a new claim for an eligible expense. Select **Claims > Submit Claim** from the home screen and follow the instructions. The portion of the new claim amount that covers the outstanding claim will be listed as “recoupment” once it has been processed.

2. Repay your account by writing a check to Businessolver for the ineligible amount.

Checks/money orders should be made out to **Businessolver** and mailed to*:

Businessolver

PO Box 870747

Kansas City, MO 64187-0747

*Please include a note on or with the check payment stating the **account holder’s name** and the **transaction ID #**.

If no action is taken, your account could be suspended, and any future claims submitted will be used to reimburse the account for the outstanding card transaction(s) until the outstanding balance is covered.

New Member Video Available

Available on

[MyChoiceAccounts.com/FSA](https://mychoiceaccounts.com/FSA)

Video Link:

https://player.vimeo.com/video/1171902374?h=61872b94b5&badge=0&autoplay=0&player_id=0&app_id=58479

Embed in Benefitsolver:

```
<div style="padding:5.6,25% 0 0 0;position:relative;"><iframe
src="https://player.vimeo.com/video/1171902374?h=61872b94b5&bad
ge=0&autoplay=0
&player_id=0&app_id=58479" frameborder="0" allow="autoplay;
fullscreen; picture-in-
picture; clipboard-write; encrypted-media; web-share" referrerpolicy="strict-
origin-when-cross-origin"
style="position:absolute;top:0;left:0;width:100%;height:100%;"
title="MyChoice FSA: Claims
Documentation"></iframe></div><script
src="https://player.vimeo.com/api/player.js"></script>
```

mychoice
accounts

The Why and How of FSA Documentation



Claims Processing Training for Client Admins

[Link](#)

Admin should be registered for the Learning Hub and log in. Select Training and Insights from the top menu.

On Demand Training 5 exhibitors

Catch up on key training sessions on your own time.
*Annual Enrollment *Benefitsolver *COBRA + ACA
*Member Engagement *MyChoice Accounts

Annual Enrollment
Benefitsolver
COBRA and ACA
Member Engagement
MyChoice Accounts

[View category](#)

mychoice accounts TRAINING

MyChoice Accounts Training
On Demand Training

TRAINING
MyChoice Accounts Claims Processing A - Z
businessolver

TRAINING MyChoice Accounts Member UI and Funding 00:29:01
TRAINING MyChoice Accounts Member web, mobile, and Admin Demo (55 min.) 00:55:12
TRAINING Now playing MyChoice Accounts Claims Processing A - Z 00:44:58



businessolver.com

Businessolver® Benefitsolver®, and the Businessolver logo are registered trademarks of Businessolver.com, Inc.