



## Manual and Online Claims

### Discovery Benefits Contact Information:

Participant Services & Claims – Hours of Operation	7:30am to 7:30pm CST (M-F)
Participant Services Number	866-451-3399 Option 1, Option 1
Claims Mailing Address	Discovery Benefits PO Box 2926 Fargo, ND 58108
Website	<a href="http://www.discoverybenefits.com">www.discoverybenefits.com</a>
Toll Free Fax Number	866-451-3245
Participant Services Email Address	<a href="mailto:customerservice@discoverybenefits.com">customerservice@discoverybenefits.com</a>

### Options for Submission of Claims:

- Online – Enter your claim information on the participant portal. Send a copy of the confirmation along with the supporting documentation via fax, e-mail, or mail. Reimbursement will be processed within two business days. Documentation received Monday-Friday after 8 a.m. CST begins processing on the following business day.
- Manual – Complete the Reimbursement Request Form located in the *printable forms* section at [www.discoverybenefits.com](http://www.discoverybenefits.com). Send the completed form with supporting documentation via fax, e-mail, or mail. Documentation received Monday-Friday after 8 a.m. CST begins processing on the following business day.

### Documentation Requirements:

Required documentation by the IRS for medical expenses includes a third-party receipt containing the following information:

- Date service was received or purchase made
- Description of service or item purchased
- Dollar amount (after insurance, if applicable)
- Name of provider or merchant
- Prescription drug number and name

Required documentation by the IRS for dependent care expenses includes a third party receipt containing the following information:

- Incurred dates of service
- Dollar amount incurred
- Day care provider name

If a receipt isn't available, you may have the daycare provider sign the Reimbursement Request Form/Confirmation Page (online submission).

Unacceptable forms of documentation include:

- Provider statements that only indicate the amount paid, a carry-over amount or a credit card charged
- Credit card receipt
- Missing or vague medical practitioner's note
- Prepaid dependent care/medical expenses where services have not yet occurred

When submitting a receipt for a co-payment amount, please be sure the co-payment description is on the receipt. In some cases, you will need to ask for a receipt at the point of service. If "co-payment" is not clearly identified, have the provider write "co-payment" on the receipt and have the provider sign the receipt.

### **Documentation Reminder Process:**

The following communication will be provided if Discovery Benefits has not received any documentation for submitting online claims:

- Automated emails are sent 7 days, 14 days, and 21 days after the claim has been filed unless the necessary documentation has been received.
- If documentation has still not been received after 30 days, the claim is denied.

The following communication will be provided if Discovery Benefits needs additional documentation for manual/on-line claims:

- A denial email will be sent explaining why Discovery Benefits cannot process the claim. Upon receiving the denied claim information, if you have the necessary documentation as noted in the email, you can provide that missing information to Discovery Benefits.
- In the event of multiple reasons for denial, the participant will be prompted to call Discovery Benefits Participant Services team for further explanation and assistance.

\*If Discovery Benefits does not have your email address on file, a letter will be sent to your mailing address\*

### **Options for Payment:**

- FREE Direct Deposit – To enroll in direct deposit, simply complete the Direct Deposit Form found in the *printable forms* section of our website. Once enrolled in direct deposit, you may update or change your bank account information online through the participant portal. \*Please allow 2-3 business days for the reimbursement to be posted to your bank account once the claim has been approved\*
- Check – If Discovery Benefits does not have your direct deposit information on file, checks are sent to your mailing address. \*Please allow 5-6 business days for the check to arrive once the claim has been approved\*

## **BENEFITS DEBIT CARD**

### Advantages of the Discovery Benefits Debit Card

<b>No out-of-pocket expenses at the time of service</b>
<b>No waiting for reimbursement</b>
<b>Increased use of funds, less chance to forfeit at the end of the year</b>
<b>Charges are paid directly to the provider</b>

### **How it works:**

You will no longer need to submit documentation to Discovery Benefits if the purchases are made to the retailers that are listed on our website (“IIAS Merchants”). These merchants will approve eligible expenses at the point of purchase. When using your card at these merchants, you will swipe your card for the entire purchase. Those items that are eligible expenses will be auto substantiated and the merchant will then ask for a second form of payment for the non-eligible items. **Documentation may be required if not auto substantiated at the point of sale.**

### **When Documentation Is Not Needed:**

Your card transactions can be automatically substantiated without additional paperwork for transactions if they are:

- Co-payment amounts tied to your health plan. Amounts need to be communicated to Discovery Benefits by your employer.
- New transactions that match the provider and dollar amount exactly for previously approved transactions (e.g. orthodontia claims, maintenance prescription drugs). Also referred to as a recurring transaction.
- Purchases made or services provided at merchants using the Inventory Information Approval System (IIAS). The IIAS system substantiates your benefits debit card transactions at the point of purchase. IIAS will deny ineligible expenses, which will need to be paid for using another form of payment. The good news—no more documentation for eligible claims when a merchant has the IIAS in place!

### **When Documentation is Needed:**

Debit card transactions that do not meet the above criteria, will need additional documentation due to IRS regulations. The following communication will be provided:

- Automated emails are sent 7 days, 27 days, and 57 days after the claim has been filed unless the necessary documentation has been received.
- **If documentation is not received after 72 days, the debit card will be inactivated and placed in a temporary hold status.** You will be asked to pay back the plan or offset the ineligible amount with a manual claim. The benefits debit card is reactivated as soon as the appropriate documentation or repayment is received.

\*If Discovery Benefits does not have your email address on file, a letter will be sent to your mailing address\*

### **What Documentation is Needed:**

Required documentation by the IRS for medical expenses includes a third-party receipt containing the following information:

- Date service was received or purchase made
- Description of service or item purchased
- Dollar amount (after insurance, if applicable)
- Prescription drug number and name

Required documentation by the IRS for dependent care expenses includes a third party receipt containing the following information:

- Incurred dates of service
- Dollar amount incurred
- Day care provider name

\*If a receipt is not available, you may have the daycare provider sign the Reimbursement Request Form\*

Unacceptable forms of documentation include:

- Provider statements that only indicate the amount paid, a carry-over amount or a credit card charged
- Credit card receipt
- Missing or vague medical practitioner's note
- Prepaid dependent care/medical expenses where services have not yet occurred

When submitting a receipt for a co-payment amount, please be sure the co-payment description is on the receipt. In some cases, you will need to ask for a receipt at the point of service. If "co-payment" is not clearly identified, have the provider write "co-payment" on the receipt and have the provider sign the receipt.

### **Discovery Benefits Contact Information:**

Please mail (PO Box 2926, Fargo, ND 58108-2926), fax (866-451-3245), or email (customerservice@discoverybenefits.com) the documentation to Discovery Benefits. Include a copy of the request for documentation or a completed Receipt and Substantiation Form along with copies of itemized receipts, bills/statements, or EOBs. The Receipt and Substantiation Form can be found on our website at [www.discoverybenefits.com](http://www.discoverybenefits.com).

If you have questions at the point of sale, please call 866-451-3399 option 1, option 1. Discovery Benefits can view your transactions in real time and help you with the provider and/or merchant to answer any questions.