

Email date: Wednesday, January 22, 2025

Subject: Your Unsubstantiated Healthcare FSA Claim for 2024 Plan Year

****This communication is being sent to Universities of Wisconsin employees with at least one unsubstantiated health care FSA claim for 2024****

Hello,

According to Optum, the Flexible Spending Account (FSA) administrator, you have at least one unsubstantiated health care FSA claim for the 2024 plan year (January 1 – December 31, 2024). This means that you used your health care FSA payment card in 2024 but have not substantiated the purchase(s) to show that it was for an eligible expense per Internal Revenue Service (IRS) rules.

Since you have not substantiated your claim(s), the amount of the claim(s) will be recouped through the payroll withholding process as outlined below.

- If the total amount of your unsubstantiated claim(s) is **equal to or less than** \$100, it will be deducted from your February 6, 2025, paycheck.
- If the total amount of your unsubstantiated claim(s) is **greater than** \$100, equal deductions will be deducted from your paychecks beginning February 6 and ending March 20, 2025.

Once the payroll withholding process has started, the Universities of Wisconsin must continue payroll withholding through March 20, 2025, even if you resolve your claim(s) during the process. After March 31, 2025, **Optum** will refund you for any claim you resolve during the process.

If you do not receive the paychecks outlined above for any reason, the payroll withholding process may not apply to you. Instead, the Department of Employee Trust Funds (ETF) will contact you directly to collect your unsubstantiated claims debt.

For answers to frequently asked questions that may help you resolve your claims, go to the Unsubstantiated FSA Claims web page (<https://www.wisconsin.edu/ohrwd/benefits/fsaunsubstantiated/>).

For questions or more information about your unsubstantiated claim(s), log in to your account through the Optum website (<https://my.optum.com/etf>) or call Optum at (833) 881-8158.

Sincerely,

Universities of Wisconsin Office of Human Resources

For enhanced security, this email does not contain clickable links.