

Greetings,

According to the Flexible Spending Account (FSA) administrator, Optum Financial, as of **January 11, 2022**, you have an unsubstantiated health care FSA claim for the 2021 plan year (January 1 – December 31, 2021). This means you used your health care FSA payment card in 2021 to make a purchase but have not substantiated that purchase to show that your purchase was an eligible FSA expense per IRS rules.

All health care FSA payment card transactions **must** be substantiated with documentation (such as an explanation of benefits or detailed receipt), otherwise, the claim must be paid back. Since your claim was not substantiated by December 31, 2021, your claim will be recouped through the payroll withholding process as outlined below:

- If your balance is **equal to or less than** \$100, it will be deducted from your January 27, 2022 paycheck.
- If your balance is **greater than** \$100, equal deductions will be withheld from your paychecks beginning January 27th and will continue through your March 24, 2022 paycheck.

Note: Once the payroll withholding process has started, the UW System is required to continue payroll withholding through March 24, 2022, even if you resolve your claim during the process. 1-3 months following March 31, 2022, Optum Financial will issue you a refund for any claim you resolved during the process.

If you have questions about your unsubstantiated claims, [log in](#) to your Optum Financial account, or contact Optum Financial at (833) 881-8158.

The [Unsubstantiated FSA Claims web page](#) has the answers to the below frequently asked questions:

- I substantiated my claims a few days ago; why did I receive this notice?
- May I resolve my claims during the payroll withholding process, and if so, how?
- Why should I resolve my claims after the payroll withholding process has started?
- What should I do if the payroll withholding process will cause me a significant financial hardship?

Note: *If you are **no longer employed** with the UW System or do not receive a paycheck for any reason, the UW System will not be able to help you resolve your claims through the payroll withholding process. Instead, the Department of Employee Trust Funds (ETF) will contact you directly to collect your unsubstantiated claims debt.*

Sincerely,

University of Wisconsin System Human Resources