

1st send Subject Line: FSA action needed by December 31

2nd send Subject Line: Reminder: FSA action needed by December 31

3rd send Subject Line: 2nd reminder: FSA action needed by December 31

4th send Subject Line: Final reminder: FSA action needed by December 31

Important IRS substantiation information regarding your FSA
[View in browser.](#)



Important notice — please read carefully

Action required by December 31, 2023

Hello **[First Name]**:

The Internal Revenue Service (IRS) has established specific guidelines that require all flexible spending account (FSA) transactions — even those made using a payment card — to be substantiated (verified that the purchase was an eligible medical expense). The substantiation process is performed by Optum Financial. To learn more about what’s needed for claim approval, please review the **Substantiation Requirements**. You must resolve any unsubstantiated FSA claims by the end of the plan year, December 31, 2023.

This letter is to remind you that one or more of your claims from your Optum Financial flexible spending account (FSA) requires attention. As part of the five-step recovery process in place at Wisconsin Department of Employee Trust Funds (ETF), if your claim is not resolved by December 31, 2023, your employer will withhold these funds from your payroll beginning in February 2024. Our records show that you have previously received multiple notices requesting that you resolve the claim(s). At this time, our records indicate that you have Optum Financial card transaction(s) that still require substantiation as of **[date the data file was provided]**. Substantiation is still required for:

- [Consumer Message 1]** — total number of claims requiring substantiation
- [Consumer Message 2]** — total dollar amount of claims requiring substantiation
- [Consumer Message 3]** — claim number/s

You have 4 options to resolve this issue:

- 1. Submit supporting documentation for your claim containing all the required information.** Submit this documentation on your Optum Financial web portal, via the mobile app (Optum Financial), or via fax to 1-443-681-4601 (if faxing, be sure to include a copy of this letter). Documentation must contain:
 - Name of the person who incurred the service
 - Name and address of the service provider
 - Date that the service or expense was incurred
 - Amount charged
 - A detailed description of the service

Acceptable: Itemized receipts, statements and Explanation of Benefits.
Not acceptable: Nonitemized statements, cash register receipts, credit card receipts and canceled checks alone.
Documentation must be received by December 31, 2023.
- 2. Enter a new FSA claim request to offset the amount owed.** Enter a new claim request with supporting documentation online and, once approved, we will apply that reimbursement amount toward the amount owed instead of issuing you a reimbursement. Submitting new FSA claim will automatically offset outstanding old claims.
- 3. Repay the FSA claim transaction.** You may make your repayment online through your web portal, mobile app or by mail; however, due to mailing time frames, you may miss the deadline. For repayment by mail, please make your personal check, money order or certified check for the appropriate amount payable to:

Repayment Department
P.O. Box 872168
Kansas City, MO 64187-2168

Include a copy of this letter to expedite processing. Please be sure to allow for mailing time — **repayments must be received by December 31, 2023.** Allow 3–4 business days after receipt of your repayment for it to be processed and reflected in your account.
- 4. Do nothing and your employer will withhold these funds from your payroll in 2024.** Your employer will attempt to withhold the total unsubstantiated claim amount throughout the run-out period (February 1 through March 31) and will not stop payroll withholding even if you have substantiated your claim(s) during the run-out period.

If you choose to take action, the deadline is December 31, 2023. Sign in to your account on the mobile app or at [myoptumfinancial.com/etf](#) to view your claim details. If you have any questions on how to provide documentation or make repayment, contact customer service at 1-833-881-8158, 24 hours a day, seven days a week.

Sincerely,

Optum Financial

Flexible spending accounts/arrangements (FSAs) are administered on behalf of your plan sponsor by Optum Financial, Inc. ConnectYourCare, LLC, a subsidiary of Optum Financial and are subject to eligibility and restrictions. Please contact a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions. The content of this communication is not intended as legal or tax advice. Federal and state laws and regulations and the design of your plan are subject to change.

This email was sent by: Optum Bank, P.O. Box 271629, Salt Lake City, UT 84127, USA.
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