

Debit Card Substantiation and Non-Qualified Expense (NQE) Process

Thank you for choosing Medical Mutual's debit card-enabled flexible spending account (FSA) and/or health reimbursement arrangement (HRA). Please see below for information about our debit card substantiation and member letter notification processes and improvements.

What We Do

As your administrator, we have substantiation controls in place to identify debit card transactions that may not meet IRS eligibility requirements. To learn more, click the link below.

- [Debit card substantiation process](#)

When you use your Medical Mutual debit cards for expenses that do not meet the substantiation process categories outlined in the document, we ask you to provide valid documentation for the transactions or repay the full amount of the expenses. We mail a series of letters based on whether we receive documentation or repayment. Failure to provide valid documentation or repayment may lead to suspension of your Medical Mutual debit card.

Member Communication Improvements

We created new notification letters with clear language telling you what is required to avoid debit card suspension. We also shortened the notification timeline to match industry best practices and raise awareness of possible fraudulent activity.

- **First Notification Letter**
 - Sent 30 days after the debit card transaction date.
 - Notifies you that an expense does not meet the substantiation process categories and valid documentation must be submitted to avoid debit card suspension.
- **Second Notification Letter**
 - Sent 15 days after the first notification letter (day 45 of the letter process).
 - Notifies you that we have not received a response to the first notification letter and valid documentation is still required.
 - Gives you a final warning the debit card may be suspended if no action is taken.
- **Inactive Letter**
 - Sent 15 days after the second notification letter (day 60 of the letter process) if valid documentation has not been received.
 - Notifies you that the debit card is suspended.
 - The debit card is automatically reactivated when we receive valid documentation or repayment for the non-qualified expense.

Questions

We look forward to servicing your needs. If you have any questions, please call us at 1-800-525-9252 or email us at MySpendingAccounts@MedMutual.com.