





Flores Benefits Card Substantiation Timeline


 Participant swipes Flores Benefits Card at a vendor's credit card terminal.


 Flores compares charges to the insurance co-pay structure on file. Expenses matching co-pay amounts and all inventory control system approved items are automatically substantiated.


 Items that are not auto-substantiated are held for seven days to allow time for the participant to provide documentation before a notice is sent.


 A documentation request is mailed or emailed for any charges that were not auto-substantiated and for which no substantiation has been received.

 Documentation Received?

 Documentation Not Received?

 Response received from participant is processed within 1-2 business days.


 If no response has been received after 20 days, a second request is mailed or emailed to the participant.


 If the documentation received from the participant satisfied IRS regulations, the payment is marked as eligible.

If the documentation is incomplete, or indicates that the charge is not a valid FSA expense, a letter or email is sent to the participant detailing the facts.

 Documentation Received?


 Documentation Not Received?


 Response received from participant is processed within 1-2 business days.

 If no response has been received 40 days after the second notice is sent, the participant's debit card is suspended and a notice to that effect is mailed or emailed to the participant.

 If the documentation received from the participant satisfied IRS regulations, the payment is marked as eligible.

If the documentation is incomplete, or indicates that the charge is not a valid FSA expense, a letter or email is sent to the participant detailing the facts.

 Documentation Received?

 The participant's card is reactivated within two business days after Flores receives the requested documentation or a repayment from the participant.