



Documentation Required

You may have to submit documentation (receipts/statements and/or EOB's) for transactions from some merchants, and not from others. Generally transactions done at pharmacies will be automatically substantiated at the point of sale using an Inventory Information Approval System (IIAS). Others, including health care providers do not have this capability, in which case you may receive *Card Transaction Information Requests*.

If you receive one of these requests you will need to send American Benefits Group the following information to substantiate the transaction(s).

- The name of the provider or vendor
- The name of the participant or dependent the service was for
- The service(s) or purchased item(s)
- The service date - must be within the current plan year
- The dollar amount of the transaction
- If you have a Health Reimbursement Arrangement (HRA) that is linked to your group health plan, we will need a copy of the Explanation of Benefits (EOB) from your health insurance company.

Note: credit card receipts and cancelled checks are not eligible forms of substantiation.

How to Submit Your Documentation

Typically you have 45 days to submit the requested documentation, if documentation is not received your transactions will become ineligible and your ABG Benefits Card will be temporarily suspended.

Fax: 877-723-0147

Online: log into your account at www.amben.com/WealthCare, choose pending claims from the left menu, find the upload link in the right column (do not submit as a new claim)

WealthCare Mobile: [Learn More](#)

Mail to: American Benefits Group, PO Box 1209, Northampton, MA 01061-1209

Ineligible Reimbursement

If it is determined that your transaction is ineligible you will need to either pay your benefit back by sending a check to American Benefits Group or you may submit eligible claims to offset the ineligible transaction. You may use the [Repayment for Ineligible Reimbursement](#) form for this purpose.

We also offer the option of making a payment using PayPal. You can either use your PayPal account or another credit card to make your payment. There is a 3% + 30 cents processing fee for this service. Call 800-499-3539 to request this option.

[See samples of all notices and timing](#)