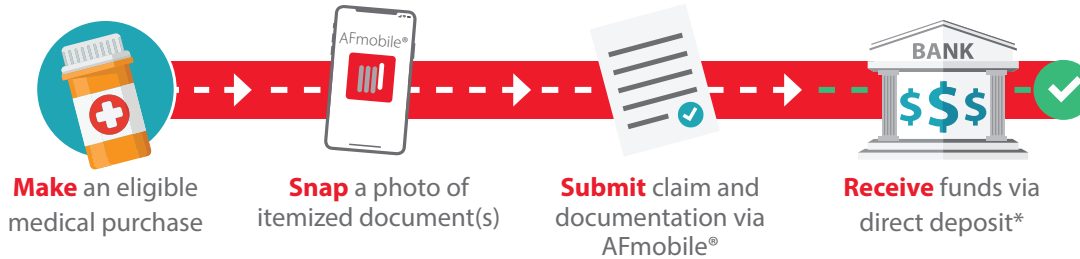


## Paying Out of Pocket



## Filing Your Claim

If you're participating in a Healthcare Flexible Spending Account (HCFSA), you may pay out of pocket for eligible medical expenses and reimburse yourself by providing required documentation.

The fastest way to file a reimbursement claim is on our mobile app, AFmobile, or with your online account at [americanfidelity.com](https://americanfidelity.com).

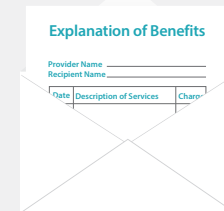
**Scan the QR code** for a video on **How to File a Claim Online.**



## Documentation Requirements

To verify HCFSA transactions, the Internal Revenue Code (IRC) requires documentation to prove expense eligibility. When filing your reimbursement claim, your documentation must include:

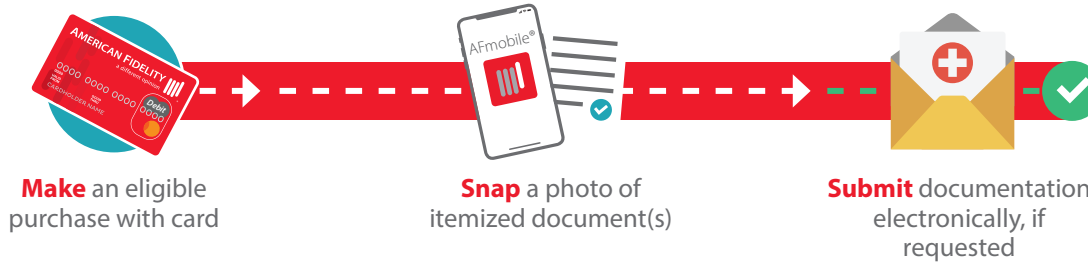
1. Provider Name
2. Recipient Name
3. Date of Service
4. Description of Service
5. Charges



**These are not American Fidelity rules, these are IRC rules.**  
As your plan provider, we are required to follow IRC rules.

*\* Funds deposit within 3-5 business days after claim approval.*

## Paying with Your Benefits Debit Card



If your employer has elected to provide a Benefits Debit Card, you may use this card to pay for eligible medical expenses. You have the option to use your card or to pay out of pocket.

Some eligible expenses are automatically verified when you swipe your card. However, the Internal Revenue Code (IRC) requires documentation to verify every transaction. **Submitting documentation through AFmobile is the easiest way to provide proof of purchase.**



### Spend Smart

For a list of eligible expenses visit:  
[americanfidelity.com/eligible-expenses](https://americanfidelity.com/eligible-expenses)

### Card Deactivated?

Your Benefits Debit Card could be deactivated if you fail to submit itemized documentation in a timely manner. Reactivate your card by:

- Submitting the required documentation
- Paying the transaction back for any ineligible expenses

Submit documentation at [americanfidelity.com/submit-fsa](https://americanfidelity.com/submit-fsa)

**AMERICAN FIDELITY**   
a different opinion

American Fidelity Assurance Company