

Paying Out of Pocket



Filing Your Claim

If you're participating in a Healthcare Flexible Spending Account (HCFSAs), you may reimburse yourself for out-of-pocket payments from eligible medical expenses 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.

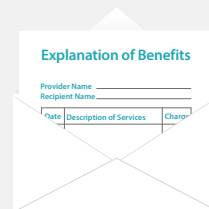


Scan the QR code for more information about filing your claims.
americanfidelity.com/claims

Documentation Requirements

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

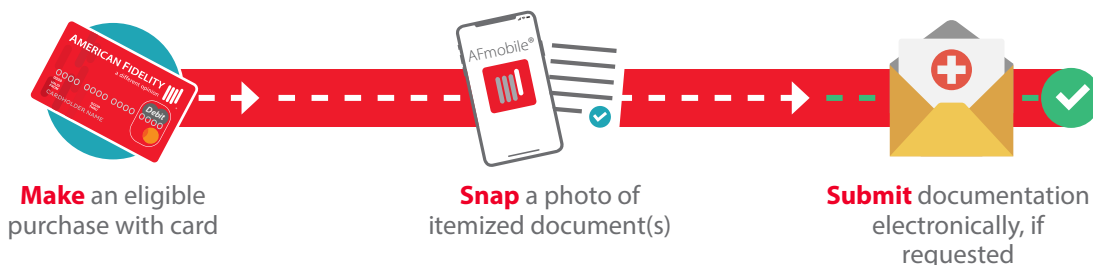
1. Provider Name
2. Name of Recipient of Service or Expense
3. Date of Service or Expense
4. Description of Service or Expense
5. Charge(s) for Service or Expense



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 offers Benefits Debit Cards, you may elect and receive a card, which you may use 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 IRC requires substantiation, or 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

Why Does Substantiation Matter?

Substantiation is the process of verifying that purchases made with your Benefits Debit Card are eligible under IRS rules. Submitting documentation on time helps:

- Keep your account active
- Keep your card working
- Keep your benefit account tax-advantaged
- Ensure IRS compliance

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