

▶ Card Substantiation Methods

Card swipe is auto-substantiated at the POS with inventory information approval system (IIAS)

IIAS

Retailers can provide transaction feeds for a client's members. Most drug stores follow the 90% matching. Substantiation performed at POS.

**90%
Trusted
Merchant**

The sum of all carrier claims > election period goal amount for those plans that have similar service types.

**Election
Threshold**

Card request that matches a previously substantiated request, amount, service type within a given plan period.

**Recurring
Expense**

Carrier claims files are matched to card requests for single or multiple claims for swipe amount and service type.

**Carrier
match**



Some methods listed have additional client-level requirements for the plan design, such as carrier feeds, configuration rules, and plan types.

**Copay
match**

Match by service type and copay amount for health, dental and/or vision. Match for copay amount or multiples of copay amount.

**Merchant
Partner**

Merchant Partners such as 1-800-Contacts, VisionDirect.com, Drugstore.com, and Walgreen's contracted to sell only eligible products for specific accounts and service types.

**Summary/
Service
Type**

Logic for the sum of all carrier claims determines if the total amount of carrier claims exceeds the total amount of requests for a given service type.

**Whole
Dollar Tier
Threshold**

Clients may set up whole dollar tiers that automatically match to card requests
**Offered for fully funded plans, like HRAs or Lifestyle Spending Accounts.*