Do I Need to Substantiate?

When utilizing your Benny Card at an authorized merchant, remember there are instances when you may or may not need to substantiate your claim. This broad overview is a reminder of those items that may need your attention.

Is substantiation required?

**YES**
- Co-pay amounts that do not match your company specific sponsored health insurance plan
- Charges applied against your plan year deductible
- Charges applied against your plan year co-insurance
- Dental charges
- Vision charges

**NO**
- Co-pay amounts that match your company specific sponsored health plan
- Prescription charges purchased at a retailer utilizing a FSA inventory control system
- Recurring charges that were previously approved and documented (i.e. orthodontia, chiropractic care)