

Journey Benefits Debit Card FAQ*

How do I know if documentation is required?

Your debit card purchase may be auto-approved. However, if documentation is needed to substantiate your purchase, we will send a request via email, if we have an email address on file, or USPS.

Why was my expense approved at the point of sale if I still have to provide documentation?

The purpose of your debit card is to prevent out-of-pocket payments, which means no waiting around to get your reimbursement! Documentation may be required, however, per IRS regulations.

What documentation is required?

Documentation should always include the name of the service provider, patient name, date of service, description of the services rendered, and your out-of-pocket costs. Some examples include:

- **Explanation of Benefits (EOB):** An EOB returned to you from the insurance carrier indicating the amount for which you are responsible.
- **If there is no insurance for the health care expense, request an Itemized Receipt:** Be sure to request an itemized receipt every time you use your Journey Benefits Card.
- **If an Itemized Receipt is Not Available:** Request documentation on the letterhead of the licensed health care provider that details the service(s) provided and the cost per service. Be sure to include this with your transaction receipt.
- **Pro Tip!:** Keep your medical documentation in a safe location so they're easy to locate if needed.

How do I submit documentation?

- **Online:** Upload your receipt through MidAmerica Journey by visiting www.myMidAmericaJourney.com.
- **From Your Phone:** Download the Journey mobile app, snap a picture of your documentation with your phone and upload it right from the app! To download, go to your Apple or Google Play app store and search [MidAmerica Journey](#).
- **Mail:** Mail it to PO Box 24927, Lakeland, FL 33802
- **Fax:** Fax it to (863) 577-4460

If we do not receive the requested documentation within 30 days, we will send a second notice via USPS. If we do not receive the documentation after an additional 60 days, the card will be temporarily suspended until documentation is submitted.

How can I make sure my purchase is auto-approved?

- **Establish a Recurring Claim:** The first time you use your card to pay for a recurring expense, you will be asked for supporting documentation such as a statement or itemized invoice from the insurer, or a receipt. Once this has been provided, all purchases for the same dollar amount at the same merchant (or at another merchant with the same MCC) will be automatically approved throughout the plan year.
- **Shop at IAS Merchants:** Many major pharmacies are registered as Inventory Information Approval System (IIAS) certified. This means you may see an F or FSA next to eligible items on your receipt. The pharmacy's IIAS system allows them to differentiate between eligible and ineligible expenses, making it possible for eligible HRA and FSA products to be automatically approved at the point of purchase.
- **Ask if Copayments Have Been Established Under the Plan:** Copayments that have been established under your employer's Group Health Plan can be used as a substantiation method. For example, if we have on file that there is a pharmacy copay of \$30 and you use your card to make a \$30 copay payment at a pharmacy, the transaction would be automatically approved.

Does my card have a transaction limit?

Yes. Your Journey Benefits Debit Card has a daily \$5,000 transaction limit, which takes into account both successful and declined transactions. If you anticipate an expense that will exceed your daily transaction limit, we suggest speaking with your provider about possibly processing the expense in \$5,000 installments over several days. If that is not an option, you can easily submit your expense for reimbursement by logging into your MidAmerica Journey account.

Does my card remain in effect from year to year?

Yes. Your Journey Benefits Debit Card will carry whatever funds are rolled over or contributed.

** Please note debit card access varies depending on plan design. Review your employer's Plan Highlights to confirm that the Journey Benefits Card is a part of your plan.*