

What is EZTrue?

EZTrue is designed to reduce the number of receipt requests a FSA participant receives during the year, while following IRS regulations, for FSA Debit Card transactions. The purpose of EZTrue is for Debit Card substantiation.

If you wish to participate in EZTrue, you will need to follow the instructions sent to you via email by TaxSaver Plan for EasyEnrollment. You can sign up for EZTrue at any time during the year and the process will automatically pull the claims history back to the start of your Plan Year.

Your insurance carriers (medical, Rx dental and vision) will send TaxSaver Plan your claims history electronically on a regular basis if you sign up for EZTrue through EasyEnrollment. This information will be placed into a “claims bank” for each participant. TaxSaver Plan will use this data to attempt to match up the FSA Debit Card transactions. If an exact match is not possible, any eligible claims will apply towards your FSA Debit Card “claims bank” of transactions to approve or off-set the transactions.

If the dollar amount of electronic claims in your FSA Debit Card “claims bank” does not match or exceed the FSA Debit Card transactions, TaxSaver Plan will request additional documentation to verify those transactions over 60 days old.

Once you receive your request for additional documentation (sent via email from claims@taxsaverplan.com or mailed to your home address), you are provided 45 days to submit the documentation. Documentation can be any of the following:

- a) An Explanation of Benefits from another insurance company;
- b) Itemized statement from the provider, including the date of service, type of service and amount charged for the service; no credit card receipts, please.
- c) An Explanation of Benefits from your Employer’s insurance company – maybe a mistake has been made in the file.

If you do not have the documentation to support the FSA Debit Card transaction, you will be asked to reimburse the Plan because the expense is not deemed eligible under IRS regulations. TaxSaver Plan will assist you with this process. You may contact their CSR Department at 800-328-4337 or email csr@taxsaverplan.com.

Hint: If you typically use your FSA Debit Card to pay for eligible expenses for a Dependent NOT COVERED under your Employer’s insurance plan, you may be able to sign up your dependent for EasyEnrollment, even if your dependent is not covered under your Employer’s insurance plan(s).

Another Hint: If you use the FSA Debit Card to pay for an expense not covered under insurance, such as Lasik surgery, you may choose to submit the receipts for the expense prior to receiving notification from TaxSaver for receipt requests later in the year.

If you do wish to submit a claim to verify the FSA Debit Card transactions during the year, please submit your claims online or via the Mobile App.