



SOUTHERN ADMINISTRATORS AND BENEFIT CONSULTANTS, INC.
P.O. BOX 2449 * MADISON, MS 39130 601-856-9933 1-800-844-2555

SUBMITTING FLEXIBLE SPENDING CLAIMS

Unreimbursed Medical

Below are some tips that will help us expedite your claims. Please consider the following when submitting your claims:

- When submitting claims for out-of-pocket expenses, please remember, if your provider of services is in your insurance network, your services will be discounted. The amount you pay your provider, at the time of service, is not necessarily the amount you will be out-of-pocket. Therefore, please wait until you receive your Explanation of Benefits (EOB) from your insurance carrier before requesting reimbursement. Your EOB will have your true out-of-pocket cost and amount we can reimburse. If your provider indicates on a receipt/statement, your total charges, and only makes you pay a discounted rate or co-pay, then we can take this into consideration and reimburse the discounted cost.
- When submitting an Explanation of Benefits, remember the amount the EOB indicates you owe after discounts and benefit payments, does not have to be paid to be reimbursed. We are not concerned about payments, regulations only require that we have proof that the expenses are eligible and owed by the participant.
- Over-the-counter drugs now require a prescription from a physician before we can reimburse the cost of the item. When you present the prescription from your physician to the pharmacist, your pharmacist may assign an RX number. If that is the case, you can submit the receipt indicating the RX number for reimbursement. If your pharmacist does not assign an RX number, then you must submit a copy of your prescription with the request. Wound care items, contact lens solution, denture adhesives, diagnostic products, hearing aid and reading glasses are still eligible for reimbursement without a prescription.

Dependent Care (daycare)

- When submitting daycare receipts, please make sure the receipt from your provider specifies the dates of services (dates the care was provided) and the providers tax id number/social security number.
- Once your child reaches the age of 13, dependent care is no longer eligible.

Our goal is to process every claim we receive before 3 pm, the same day. Your assistance in providing the proper documentation will ensure that we can consistently achieve that goal. For further information, please visit our web site at www.sabcflex.com.