

Frequently Asked Claim Questions

1. Where can I find Claim Forms?

Once logged into the Participant Portal you can find all forms pertaining to your plan(s) under the *Forms* tab.

2. Why was my claim denied? - Top three reasons why claims are denied:

- **Ineligible Expense**- The expense was not eligible for reimbursement under your plan.
 - A 213(d) expense list and Dependent Care Expense list are available on the portal at mypeak1.com in the *Resources* section.
- **Invalid Receipt Format**- A new receipt is required.
 - A valid receipt contains all of the following: name of provider, patient name, date of service, services rendered and amount due by the patient.
- **Receipt Overdue**- Substantiation receipt was not received by Peak1.
 - You can submit your receipt at any time (as defined in your Plan document) for substantiation by: faxing or emailing a copy of your receipt to Peak1. You can also upload your receipt directly through the Peak1 Mobile App or Participant Portal.

3. I received a request for receipts, what are the steps to substantiate my claim?

You can submit your receipt at any time (as defined in your Plan document) for substantiation by: uploading your receipt directly through the Peak1 Mobile App or Participant Portal. You may also fax or email a copy of your receipt to Peak1.

4. How often are claim files received by Peak1 for auto pay?

Medical and dental files are received once per week, while vision files are received once per month.

5. How do I receive reimbursement for my prescriptions?

Prescription claims can be reimbursed from your FSA by using your Peak1 debit card or submitting claims manually using a claim form and attaching the appropriate receipts. **Please note that some prescription debit card transactions may require substantiation.*

6. How can I be reimbursed for non-covered over the counter items?

Visit your provider to receive a letter of medical necessity or a prescription for any non-covered over the counter items. Submit the letter of medical necessity with your claim form and receipts. A Letter of Medical Necessity template is also located for your convenience under the *Forms* tab in the Participant Portal. **Letters of Medical Necessity are good for a maximum of one year unless specified less on the letter.*

7. How can I view previously submitted claims?

Once logged in the Participant Portal, hover over the *Accounts* tab and select *Account Summary*. Select the *Submitted Claims* amount for your desired plan.

8. Is the Mobile App right for me?

The Peak1 Mobile app is easy and convenient. You can access your FSA 24/7 and upload receipts directly from your android or iPhone! The mobile app is free and easy to setup. It can help you save time and get connected to all of your plan details. For a video tutorial visit the Video Tutorial under the *Resources* section at Mypeak1.com.

For additional information or questions please contact our Membercare Team

Submit your questions online at Mypeak1.com and select *Contact Us*.

Call us Monday- Friday from 7-5 PDT at: 866.315.1777

Email us and we will reply within one business day

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