

## Access with a Debit Card



### Pay for Expenses with a Debit Card



1. Easy to use- the Benefits Card is a stored-value card that simplifies the process of paying for qualified expenses.
2. Restricted by merchant code (MCC) to dependent-care merchants where Visa is accepted.
3. It pays directly at the point of sale - No waiting for reimbursement!
4. You must save all receipts and be prepared to provide receipts if they are requested.

### Save All Receipts For Purchases Made With The Benefit Card

Please remember to keep receipts for all purchases made with the Benefit Card. Per IRS regulations, Rocky Mountain Reserve may request itemized receipts to verify the eligibility of purchases made with the card.



- All receipts or other proofs of purchase must include the date of service, name of provider, dollar amount, and a description of the purchased service or product.
- Any receipt that does not contain the detailed information described above is not acceptable. Credit card receipts and canceled checks are not acceptable.
- If the requested receipt is lost or otherwise unavailable, most providers can provide a detailed statement documenting FSA eligible purchases. An Explanation of Benefits (EOB) is sufficient documentation to substantiate a transaction. Additional documentation will be requested UNLESS the transaction matches a co-payment, a previously approved repetitive expense, or was at a merchant that has installed the inventory information approval system referenced above.
- If a receipt is requested, Rocky Mountain Reserve will email a request within hours. Participants can mail, fax, email, upload the receipt online, or take a picture and submit it through the mobile app.

### No Receipt Retailers

Some retailers have installed an inventory information approval system for most medical expenses and receipts will not be requested.

Below is a sample of some of the retailers who have installed the inventory information approval system:

1-800 Contacts  
Albertsons  
City Market

Costco  
CVS  
Drugstore.com

King Soopers  
Kroger  
Rite Aid

Safeway  
Sam's Club  
Target



## Submit Claims for Reimbursement

### Submit Claims Through a Mobile Application

Take a picture of your receipt and submit it with your reimbursement request through the mobile application. You can also look up your account balance and recent transactions. Claims submitted through the mobile application receive **high priority**. To download the mobile application: **Search for "RMR Benefits"**



### Submit Claims Through a Web Portal

Participants may file requests for reimbursement directly to Rocky Mountain Reserve through <https://www.rockymountainreserve.com>. Claims submitted through the web portal receive **high priority**.



### Submit Claims Manually

Participants may also file requests for reimbursement directly to RMR through fax, mail, or email.

Fax: 866.557.0109

E-mail: [claims@rmrbenefits.com](mailto:claims@rmrbenefits.com)

Mail: PO Box 631458 Littleton, CO 80163



**Claims are paid by direct deposit or check.**

## To Create Your Online Account:

- 1 Navigate in your browser to [user.rmrbenefits.com/login](http://user.rmrbenefits.com/login)
- 2 Select **Register** to setup your online account for the first time
- 3 Enter your Date of Birth and Unique ID (likely your 9 digit SSN)
- 4 Fill in or choose your required login & profile information
- 5 Verify your email  
After registering, you'll receive an email. You must click the verification link in that email to fully register your account
- 6 Enter Your Debit Card #  
If your account/benefit has a debit card you'll be asked to provide your card number after logging into the portal

## With Online Access You Can:

- View balance
- View transaction history
- Download statements
- Submit claims and upload receipts
- View debit card receipt requests and upload receipts



## RMR Benefits

RMR Benefits

Download the mobile application and gain real-time access to your account

Search "RMR Benefits" in the app store

