

## Maintaining Documentation for Eligible Expenses

Any money that comes out of an account must have documentation (like a receipt) to prove that the funds were used to pay for an eligible medical expense. This is required by the IRS. This page explores what information is required in the documentation and how you can easily save it for future reference.

### What information is required?

All receipts should include the amount paid, who it was paid to (payee's name or code), and the date of the transaction. Some purchases require a letter of medical necessity or prescription in order to be eligible.

### How long to maintain documentation

Generally, you should hold on to receipts for at least three years so you have the necessary records in case you are audited by the IRS. In some cases, such as with an HSA, you should hold onto receipts for as long as you maintain the account. The receipts will prove withdrawals from the account were for eligible medical expenses. Remember: if you withdraw money for non-eligible expenses, you are subject to paying taxes on the withdrawal and a 20 percent penalty fee.

### Managing receipts with My Records and Receipts

Keep all your health care receipts in one place with My Records and Receipts.

Managing your current health care receipts for future reimbursement just got easier with the My Records and Receipts electronic document storage feature, available on [www.hellofurther.com](http://www.hellofurther.com).

- It organizes your stored documents so you can easily locate them in the future – filter by date or category of expense
- Quickly see balances of unreimbursed receipts for future tax-free withdrawals from an HSA
- Easily upload receipts by taking a photo with your phone at the point of purchase
- Match receipts with a previously processed expense
- Best of all, it gives you peace of mind to track your medical savings to cover health care expenses in retirement

#### Getting to My Records and Receipts

1. Sign in at [www.hellofurther.com](http://www.hellofurther.com).
2. In the top right corner, click **My Profile**

### 3. Go to **My Records and Receipts**.

Here you'll see an overview about My Records and Receipts if you haven't saved any files. If you have, you'll find all your files listed. If you have files that have not been associated with a claim, you'll also see the total amounts of unsubmitted expenses.

#### Uploading a file

Ensure that the record you want to upload is available on your machine.

1. At the top of the My Records and Receipts screen, click **Upload**.

**Note:** *If you have not previously uploaded any files, you'll see a different screen and should click **Get Started**.*

2. Click **Upload Attachments**.
3. Browse and select the document you want.
4. Click **Next**.

**Note:** *If you selected the wrong document, click the trash can icon next to it to remove it.*

5. Enter information to help you remember what this expense was for in the future.
6. Select a **Category**. This identifies the nature of the expense and is required. Most records and receipts fall under the Medical category.
7. Click **Save**.

Your uploaded document will then appear on your My Records and Receipts home page.

#### Reviewing submitted files

Under the **Submitted** heading, you can find all records and receipts that have been associated with a reimbursement request or a payment. Here, you can:

- Use the buttons at the top of the section to filter the list by timeframe or category.
- For a file, click **See Details** to review it or to download it and save it to your computer or storage drive.

#### Reviewing unsubmitted files

If you have saved files that are not associated with a reimbursement request or payment, you will see them under the **Unsubmitted** heading at the top of the page. Here you can:

- Use the buttons at the top of the section to filter the list by timeframe or category.
- Initiate a new reimbursement by clicking **Options** and choosing **Get Reimbursed**.
- Pay a provider (if this is available for your group) by clicking **Options** and choosing **Pay a Provider**.
- Associate this file with a previous reimbursement request or payment by clicking **Options** and choosing **Match to Transaction**.
- Edit or delete the file from the **Options** menu.

## See also

[Prescriptions and Letters of Medical Necessity](#)