

Proficient link

Why register for Proficient Link?

Proficient Link speeds up reimbursements and greatly reduces Benefits MasterCard transaction refusals related to lack of substantiating Explanation of Benefits (EOB) paperwork. Our solution makes submitting claims effortless, speeds up reimbursements, and nearly eliminates debit card substantiation.

How does it work?

Proficient Link helps in two ways:

1. **Verification of Card Transactions** – As you pay for expenses using your Benefits Master Card, Proficient Link connects the information from your health insurance carrier's EOB (medical, dental or vision) to pending card transactions and will automatically verify the transaction without further action from you.
2. **Reimbursement of Claims** – As your health insurance carriers receive and process claims, Proficient Link will look to find a matching card transaction. If none is found, a claim will be created in the “Manage Claims” page of your portal. Here, you have the option to request reimbursement or delete the claim entirely. This is a great way to reimburse yourself from your FSA without having to submit a manual claim.

What Does the Participant Experience Look Like?



Register Carrier

Participants register their health, dental, and vision carriers

Pay for Expense

Participant pays for eligible expenses using a personal card or their Benefits MasterCard

EOB Transfer

Proficient Link sends claim details from finalized carrier EOB to participant's account

Substantiation

EOB claims that match pending transactions auto-substantiate

EOB claims that do not match will post in Proficient Connect for participant action

Proficient link FAQ

What is Proficient Link?

Proficient Link is a service offered by your employer through Proficient Benefit Solutions. It takes the pain out of managing tax-advantaged benefit accounts by making claim submission easy and reducing the amount of documentation and paperwork employees will have to track.

How will Proficient Link help me?

- > Seamless experience connects health, dental, and vision insurance activity with FSA account transactions.
- > Empowers choice and control over reimbursement.
- > Increased debit card auto-substantiations mean fewer pesky documentation requests.

How do I setup?

To use Proficient Link, you will need to connect your insurance accounts (health, dental, or vision) to your FSA by one of the following:

- > Registering through the link provided in the easy to follow email sent to you following plan enrollment.
- > Registering through the link made available on your Proficient Connect portal or app.

Which insurance carriers do you work with?

We have a substantial list of existing carrier relationships and we are continually adding support for new carriers.

Will I still need to substantiate debit card transactions?

Since the data from the insurance carrier feeds directly into Proficient Link, most card transactions substantiate automatically. However, if a card transaction does not automatically substantiate, you can simply submit a receipt through your Proficient Connect portal or app to verify the transaction.

How else can I use Proficient Connect?

You can use Proficient Connect to reimburse yourself for any balance due on eligible expenses that weren't paid for with your Benefits MasterCard. In the Proficient Connect portal, all receipt claims that did not match-up to a pending card swipe will appear as "Eligible for Reimbursement under Claims & Receipts > Manage Claims. This is where you have the option to reimburse yourself by submitting the claim for reimbursement or to delete the claim if you do not wish to use your FSA to reimburse the balance due. This is a great way to reimburse yourself from your FSA without having to submit manual claims.

Who should I call if I need help with Proficient Link?

Contact Proficient Benefit Solutions at 210-659-8100 or ask@proficientbenefits.com.