Make Lively payments easier

Follow these guidelines to save time and make payments easier

Paying with your Lively Benefit Access card

When paying with your Lively Visa® Benefit Access debit card, some expenses may be automatically verified while others may require manual verification in the Lively dashboard.

Auto-verified expenses

Most transactions at a majority* of national retailers and pharmacies will be auto-verified.

Pay with debit card
When you pay for FSA or HSA eligible expenses using your Lively debit card at qualified merchants.*

No verification required
No manual verification required when you pay for eligible expenses at qualified merchants.

Finished
Expenses in this category are automatically verified and approved. There is nothing more you need to do!

*Qualified merchants are IIAS accredited or SIGIS registered. Learn more about qualified merchants here.

Manually verified expenses

Most transactions at select merchants or medical provider facilities such as hospitals, dentists, or labs, will require manual verification.

Pay with debit card
Ask for an itemized bill or an Explanation of Benefits (EOB) for your expense, you'll need it later.

If verification is required
Lively will notify you if manual verification is required to substantiate your expense.

Upload receipt
To manually verify your expense, login to your Lively account to upload documentation for your expense.

Wait for approval
You will be notified of approval within 3-5 business days after you upload your receipt.

Finished
If your claim is approved, there is nothing more you need to do!

Pro tip:
If your card is declined, be sure you are not including anything other than the FSA or HSA eligible items in your transaction (for example, bag fees). Learn more about why your card may decline here.

Paying out-of-pocket

If you pay for an FSA or HSA eligible expense with a personal credit card or in cash, you may reimburse yourself from your FSA by submitting a claim through your Lively dashboard.

Pay out-of-pocket

Login to your Lively account to submit claim & upload receipt

Wait for reimbursement approval

Finished

Submitting a claim? Follow the Rule of 5.

Get your claims approved quickly by submitting documentation with these 5 elements.

1. Patient or dependent name
2. Provider or merchant name
3. Date of service
4. Type of service or product
5. Expense amount

Learn more about the Rule of 5 here.

See what's FSA or HSA eligible

Easily find out what is qualified expense with Lively's **What's Eligible Tool.**