

# How to repay or offset a denied WEX benefits card claim

## Participant content

This article outlines how to repay or offset a denied WEX benefits card claim.

If a WEX benefits card claim has been denied and you're unable to provide further documentation to substantiate it, the IRS requires you to repay your plan or offset the denied amount.

See [Repayment methods for a denied WEX benefits card claim](#) for more information.

Repay the claim

Offset the claim

Repay the claim

Download and print the denial letter from your online account or include the denied WEX benefits card claim number in the memo line of your check or money order. Send the denial letter and repayment to:

WEX

P.O. Box 2926

Fargo, ND 58108-2926

**Important:** You must have direct deposit set up in your online account in order to repay the amount of the denied claim via the options below. See [How to set up direct deposit in your online account](#) for instructions.

To repay the denied claim in your online account, complete the following steps:

1. Navigate to the Tasks section on the Home tab and click the link for repayments due.
2. Click "Repay."

Note: A message will display the effective date of your repayment. Funds used to repay the claim will be added back to your plan's available balance to use for eligible expenses.

To watch a video tutorial, [click here](#).

To repay the denied claim using the WEX benefits mobile app, complete the following steps:

1. Navigate to the Tasks section on the home screen and tap the link for repayments due.
2. On the Pending Repayments page, select the merchant or provider's name of the claim you want to repay.
3. Tap "Make Repayment."
4. Tap "Next."
5. Agree to the repayment disclaimer.

Note: A message will then display the effective date of your repayment. Funds used to repay the claim will be added back to your plan's available balance to use for eligible expenses.

To watch a video tutorial, [click here](#).

Repayment online is only available for two years after the claim was filed. If it has been longer than that, see the first option above for a check repayment.

Offset the claim

The IRS allows you to submit documentation for eligible out-of-pocket expenses incurred within the same plan year to offset the denied claim; however, documentation for previously reimbursed claims can't be used to offset the denied claim.

To offset the denied claim in your online account, complete the following steps:

1. Navigate to the Tasks section on the Home tab and click the link for receipts needed.
2. Click "Upload Receipt(s)."
3. Add an itemized receipt or statement or an Explanation of Benefits (EOB) for out-of-pocket expenses for which you haven't yet been reimbursed.

Notes

- In order to offset the denied claim, the dollar amount of the out-of-pocket expenses must equal or exceed the amount of the denied claim. If the out-of-pocket expenses are less than the amount of the denied claim, you can submit multiple out-of-pocket expenses to offset the denied claim until you've offset the full denied amount. Allow two business days for documentation to be processed.
- If you have out-of-pocket expenses that equal more than the amount of the claim being offset, submit an online claim to receive reimbursement of the difference.
- Miles traveled from approved claims can be used to offset small benefits card claim denials. You can upload a document to the denied claim with a note on how many miles you traveled and reference the approved claim number.

Note: To watch a video tutorial, [click here](#).

If you prefer to submit documentation to offset your denied claim by mail or fax, include a copy of the denial letter or write the claim number on your documentation so it applies to the correct claim.

Fax: Send the documentation to:

866-451-3245

Mail: Send the documentation to:

WEX

PO Box 2926

Fargo, ND 58108-2926

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