

QuickStart Guide

Your Flexible Spending Accounts



Includes:

Your FSA:
The Essentials

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Register online now!

If you haven't registered online yet, please do so today. To register, just visit www.wageworks.com and click "LOG IN / REGISTER" and select "Employee Registration." You'll need to answer a few simple questions and create a username and password.

Questions? Ask us.

If you have any questions or concerns, you can talk to a trained expert to learn more about the program. Just call 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.

Download the EZ Receipts® app.

Use your smartphone to file claims and take care of your account paperwork from anywhere. Go to www.wageworks.com to learn more.

www.wageworks.com

Welcome to WageWorks. Start Saving. Here's How.

Congratulations on enrolling in a Health Savings Account (HSA)-Compatible Flexible Spending Account (FSA) sponsored by your employer and brought to you by WageWorks.

Ready to get started? This quick reference guide will give you the information you need to pay for eligible expenses from your account, get quick reimbursement, and keep track of your account balance and payments – plus special instructions to make your Healthcare FSA work with an HSA.

Your FSA: The Essentials

Your FSA is governed by IRS regulations that detail who is eligible to use the account and where and how the money in it is to be used. Your FSA was designed to be simple. To keep it that way, it's important to comply with the IRS regulations that govern the program. The following guidelines will help you avoid any inconvenience.

- **Make sure account funds are only spent on those who are eligible.** Typically, those eligible are you, your spouse, and your tax dependents.
- **Know what expenses are eligible.** Log in to your account at www.wageworks.com for a list of your employer's eligible healthcare and dependent care expenses. Generally, before you meet your HSA-qualified health plan deductible, you can use your FSA for a range of qualified dental and vision care expenses. Once you meet the deductible, most medical and pharmacy expenses that are medically necessary to treat a specific condition are also eligible. Expenses for dependent care typically include care provided for your qualifying child (under age 13) or dependent so you can work.
- **Keep your receipts.** Save receipts that describe exactly what you paid for. Make sure the amount and service date—not the payment date—are included.
- **Get a prescription from your doctor.** To use your account for over-the-counter (OTC) drugs you'll need to get a prescription from your doctor. If you use a WageWorks® Healthcare Card (Card), you can use the Card for prescribed OTC drugs, but they must be filled and purchased as a prescription at the pharmacy counter. Alternatively, you can pay for the item out-of-pocket and use Pay Me Back to submit your claim and prescription to WageWorks for reimbursement. Pay Me Back claims can be submitted online, or with your smartphone or mobile device.
- **Watch where you shop.** If using the Card, shop only at general merchandise stores or pharmacies that have an industry standard (IIAS) inventory system in place. Visit www.sigis.org for the most updated list of approved merchants. The Card should decline if the merchant is not approved.
- **Verify all of your Card transactions.** If a transaction is not automatically verified at checkout or by a third-party system, you will be notified by email or upon login to your account. Failure to verify an outstanding transaction may result in Card suspension.
- **Register for an online account at www.wageworks.com.** When you register online and provide a current email, you ensure that you will have 24/7 access to your account and will be automatically signed up to receive important updates and alerts. You also must have an account to use the mobile app and take advantage of features like Upload Receipts for online claims and Card usage requests.
- **Keep track of your FSA account balance.** Plan ahead to make sure you spend your full balance.
- **Watch your deductible.** Keep track of your HSA-qualified healthcare deductible by reading your Explanation of Benefit (EOB) statements from that plan. When you meet your deductible, and submit proof to WageWorks, you may be able to use your FSA to pay for medical and pharmacy expenses.

Managing Your Account

You can manage and check on your account through WageWorks online or over the phone. The "Claims and Activity" page online details all your account activity and will even alert you if any Card transactions need verification.

For the latest information, visit www.wageworks.com and log in to your account 24/7. In addition to reviewing your most recent FSA activity, you can:

- Update your account preferences and personal information
- View your transaction and account history for current and past plan years
- Schedule payments to healthcare and dependent care providers
- Check the complete list of eligible expenses for your FSA program
- Manage your account while on the go via the WageWorks mobile website
- Order additional Cards for your family
- Download the EZ Receipts app to file claims and take care of Card use paperwork

Using Your FSA Dollars

When you pay for an eligible healthcare or dependent care expense, you want to put your FSA account to work right away. WageWorks gives you several options to use your money the way you choose.

Your WageWorks Healthcare Card

Use your WageWorks Healthcare Card (Card) instead of cash or credit at healthcare providers and pharmacies for your eligible vision and dental items and services. If your plan allows, you may also use your Card for general medical services and items once your HDHP deductible has been met. To accept the Card, the merchant must have an industry standard (IIAS) checkout system that can automatically verify if the item is eligible for purchase with your account.

- When you swipe your Card at the checkout, choose "credit" (even though it isn't a credit card).
- Use your Card at your dentist or vision center. The Card will only work at these providers until you have met your HSA-qualified health plan's deductible.
- Pay for services or purchases on the same day you receive them. If your health plan covers a portion of the cost, make sure you know what amount you need to pay before using the Card; present your health plan member ID first so the merchant can identify your copay or coinsurance amount and ensure the service is claimed to your healthcare, dental, or vision insurance plan.
- Save your receipts or digital copies. You will need them for tax purposes. Plus, even when your Card is approved, a detailed receipt may still be requested.
- If you've lost or can't produce a receipt for an expense, your options may range from submitting a substitute receipt to paying back the plan for the amount of the transaction.
- If you use your Card at an eye doctor's or dentist's office, we will most likely ask you to submit an Explanation of Benefits (EOB) or other documentation for verification.
- If you lose your Card, please call WageWorks immediately and order a new one. You will be responsible for any charges until you report the lost Card.

When you meet your deductible

Once you have met that plan's deductible, you can start using your Healthcare FSA (instead of your HSA or other funds) to pay for out-of-pocket medical and pharmacy expenses. Here's how to get started:

- Log in to your account at www.wageworks.com and click on "Help."
- Click on "HSA/HDHP Deductible Form."
- Download, print and complete the form.

- Fax or mail the form along with third party documentation such as an EOB showing that you met your deductible using the contact information listed on the form.
- Log in to your account at www.wageworks.com to view the status of your plan.

Using your smartphone or mobile device

With the WageWorks EZ Receipts app, you can file and manage your reimbursement claims and Card usage paperwork on the spot, with a click of your smartphone or mobile device camera, from anywhere.

To use EZ Receipts:

- Download at www.wageworks.com/employees/go-mobile
- Log in to your account
- Choose the type of receipt from the simple menu
- Enter some basic information about the claim or Card transaction
- Use your smartphone camera or device to capture the documentation
- Submit the image and details to WageWorks

Paying online

You can pay many of your eligible healthcare and dependent care expenses directly from your FSA account with no need to fill out paper forms.* It's quick, easy, secure, and available online at any time.

To pay a provider:

- Log in to your FSA account at www.wageworks.com
- Click "Submit Receipt or Claim"
- Request "Pay My Provider" from the menu and follow the instructions
- Make sure to provide an invoice or appropriate documentation

When you're done, WageWorks will schedule the checks to be sent in accordance with the payment guidelines. If you pay for eligible recurring expenses, follow the online instructions to set up automatic payments.

Filing a claim

You also can file a claim online to request reimbursement for your eligible expenses.

- Go to www.wageworks.com, log in to your account and click "Submit Receipt or Claim"
- Select "Pay Me Back"
- Fill in all the information requested on the form and submit
- Scan or clearly photograph your receipts, EOBs and other supporting documentation
- Attach supporting documentation to your claim by using the upload utility
- Make sure your documentation includes the five following pieces of information required by the IRS:
 - ✓ Date of service or purchase
 - ✓ Detailed description
 - ✓ Provider or merchant name
 - ✓ Patient name
 - ✓ Patient portion or amount owed

Most claims are processed within one to two business days after they are received, and payments are sent shortly thereafter.

If you prefer to submit a paper claim by fax or mail, download a Pay Me Back claim form at www.wageworks.com and follow the instructions for submission.

* You must, however, provide documentation. For more information about the documentation requirements and payment guidelines, visit www.wageworks.com.