WageWorks

QuickStart Guide | Your Flexible Spending Accounts

Includes:

▸ Your FSA: The Essentials

▸ Managing Your Account

▸ Using Your FSA Dollars

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® mobile application.

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 health care 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 eligible dependents.

▸ **Know what expenses are eligible.** Log into your account at **www.wageworks.com** for a list of your employer's eligible health care and dependent care expenses. Generally, your health care account can only be used for eligible vision and dental expenses. Dependent care expenses typically include care provided for your qualifying child (under age 13) or other qualifying 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.

▸ **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 the full amount of your balance.

Managing Your Account

You can manage and check up 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 are in need of verification. For the latest information, visit **www.wageworks.com** and log into 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 health care and dependent care providers.

▶ Check the complete list of eligible expenses for your FSA program.

▶ Order additional WageWorks® Health Care Cards for your family.

▶ Manage your account while on the go via the WageWorks mobile website.

▶ Download the EZ Receipts® app so that you are able to file claims and take care of Card use paperwork from your smartphone or mobile device.

Using Your FSA Dollars

When you pay for an eligible health care 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.

Using your WageWorks Health Care Card

Your WageWorks Health Care Card (Card) is the easiest way to pay for eligible health care expenses — in seconds, without filing claims or waiting for reimbursement. It draws directly from your FSA health care account, and works at thousands of providers nationwide. Here are some tips to make your Card transactions go smoothly.

▶ When you swipe your Card at the checkout, choose "credit" (even though it isn't a credit card).

▶ 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, by presenting your health plan member ID card first, so the merchant can identify your copay or coinsurance amount and ensure the service is claimed to your health care, dental or vision insurance plan.

▶ Use your Card at your dentist or vision center.

▶ 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. Failure to do so may result in your Card being suspended.

▶ 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.

Please note, the participant is considered the primary cardholder. Only the primary cardholder can make inquiries about their FSA account and debit card when calling customer service.

Using your Smartphone or Mobile Device

With the EZ Receipts mobile app from WageWorks, 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 into 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 health care 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 into 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.

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

Filing a claim

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

▶ Go to **www.wageworks.com**, log into 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 take a photo of 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.

WageWorks