WageWorks© is the administrator for the 2015 FSA plan year.

1. **What is the WageWorks© Health Care Card?**
   Once enrolled in a Health Care Spending Account for 2015, your annual goal will be available to use effective January 1st (or in the case of a mid-year enrollment, your annual goal will be available the first day your coverage begins). The WageWorks© Health Care Card can be used to pay for eligible health products and services, as governed by IRS regulations, at providers that accept Visa®. This allows you the convenience of not having to wait for reimbursement from WageWorks©. Your Card can be used at your doctor, dentist, ophthalmologist, optometrist, pharmacies, or other healthcare provider offices for co-pays, deductibles, and any eligible expenses not covered by insurance. For a complete list of eligible expenses, refer to WageWorks© website, Eligible Expenses. Please note that the Health Care Card cannot be used for Dependent Care expenses.

   For tips and more information on using the Card, go to www.wageworks.com/card.

2. **Will I receive a new card, even though I have a card from last year?**
   No, if you received a WageWorks© Health Care Card last year you will not receive a new Card. The WageWorks© Health Care Card will not expire for three years, so you will need to retain this Card until the expiration. WageWorks© will automatically issue and mail you a new Card when your Card expires. The Card expiration date can be found on the front of the Card.

3. **Will I be charged a fee to obtain, activate or use the WageWorks© Health Care Card?**
   No, you will not be charged a fee to obtain, activate, or use the Card.

4. **How do I report a lost card or request additional cards?**
   You may report a lost or stolen Card or request additional Cards for your spouse or qualifying individuals (over age 18), by calling the WageWorks© Customer Service Center at (877) 924-3967, Monday – Friday, 8 a.m. - 8 p.m. EST. Remember to use the last four-digits of your employee ID#, rather than the last four-digits of your SSN when calling. You can also request Cards for yourself and/or your dependent(s) by logging into your WageWorks© account (www.wageworks.com) and selecting Card Center at the top of the page.

   Note: There is no charge to you for the additional Card(s).

5. **What if I do not want to use the WageWorks© Health Care Card?**
   You do not have to use the Card to seek reimbursement. You may submit claims for eligible expenses by:
   - Logging in to your account at www.wageworks.com to submit an online Pay Me Back Claim or use the Pay My Provider option,
   - Mail or fax a claim form to WageWorks©, or
   - Download the WageWorks© EZ Receipts app and take a photo of your itemized receipt and submit your claim.
6. **Do I need to submit anything else with a claim?**
   Along with your claim, you must submit a provider-supplied itemized bill, receipt, or Explanation of Benefits (EOB) showing the following:
   - patient name
   - provider name
   - type of service
   - date(s) services were provided
   - amount you were charged or your cost after insurance settlement

   Account statements must include the above detail for each expense if they are to be used in lieu of a receipt.

   Note: For over-the-counter (OTC) drug prescriptions, the receipt must also include the prescription number. If not included, a copy of the prescription must accompany the receipt.

7. **How will I know if documentation is needed?**
   WageWorks© will notify you via email or mail regarding any Card transactions that require attention, as well as when you log into your account. However, it is your responsibility to ensure all outstanding claims have been substantiated. You are strongly encouraged to log into your WageWorks© account on a regular basis to monitor substantiation requests.

8. **How can I view important account information, such as if I need documentation for a claim, if my claim has been processed, to check my account balance, etc.?**
   Registering on the WageWorks© website at www.wageworks.com will allow you to view all this information and will keep you informed about your account status. You are strongly encouraged to access your WageWorks© account on a regular basis to assist you in managing your FSA(s) and monitoring substantiation requests.

9. **Do I need to save documentation for my FSA expenses?**
   Per IRS regulations, you must save your itemized documentation for tax purposes.

10. **What happens if I do not send my itemized documentation to WageWorks©?**
    Your WageWorks© Health Care Card will be suspended if you do not submit documentation to them within 90 days of the original transaction date. WageWorks© will recoup the unsubstantiated amounts through your next Pay Me Back claim submission. If this amount remains unsubstantiated throughout the plan year and corresponding run-out period (May 31th) and is not recouped by WageWorks©, you will be required to repay the amount as defined by Michigan Civil Service Commission Regulation 5.19.

    If your Card is suspended, it will be reactivated within 24 - 48 hours after receipt or repayment has been processed for all unverified Card transactions.
11. What happens if I am a seasonal, departed, retired or laid off employee?

*Seasonal employees* – Seasonal employees who are enrolled in a Health Care Spending Account that are laid off will have their account suspended and Cards inactivated until returning to work. If returning to work in a different plan year, contact the Employee Benefits Division at (800) 505-5011 or (517) 373-7977.

*Departures, Retirees & Layoffs* – Health Care Spending Accounts for these employees will end and Cards will be inactivated the last day of the pay period worked. Individuals wishing to contribute pre-tax dollars into their Account for the remainder of the plan year should contact the Employee Benefits Division at (800) 505-5011 or (517) 373-7977, 30 days prior to this event taking place, when possible.

Note: If you have paid your entire annual goal prior to leaving State service, WageWorks© will be notified and will extend your account through the end of the plan year and corresponding grace period.

12. Who do I contact if I have questions about claims and substantiation that I have or may still need to submit?

WageWorks© Customer Service Center at (877) 924-3967, Monday – Friday, 8:00 a.m. to 8:00 p.m. EST, should always be your first point of contact. The customer service staff has detailed information regarding your account and can confirm what documentation has been received, processed and/or identify anything outstanding. You can also log into your WageWorks© account (www.wageworks.com) to confirm whether you have any claims that require substantiation.

Additional Questions & Answers regarding the WageWorks© Health Care Card can be found at: https://www.wageworks.com/employee/learning-center/CardUseVerification.html.