



QuickStart Guide

Your Flexible Spending Accounts

Includes:

- ▶ Your FSA: The Essentials
- ▶ Managing Your Account
- ▶ Using Your FSA Dollars

Register for an online account now!

If you haven't registered online yet, please do so today — to register, just visit www.wageworks.com and click "Register with WageWorks now!" You'll need to verify your employee status by answering a few simple questions, confirm your contact information, and create a user name 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.

www.wageworks.com

Welcome to WageWorks.

Start Saving. Here's How.

Congratulations on enrolling in a health care and/or dependent care Flexible Spending Account (FSA). Ready to get started? This short guide will show you how.

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.

- ▶ **Register for an online account at www.wageworks.com.** When you register online and provide a current email, you will have 24/7 access to your account and funds. You'll also receive important email updates like unverified Card transaction and claims status notifications.
- ▶ **Make sure account funds are only spent on those who are eligible.** Typically, those eligible are you, your spouse and your eligible dependents. Per IRS regulations, Other Eligible Adult Individuals (OEAI) and their dependents are not eligible for FSAs.
- ▶ **Know what expenses are eligible.** Log in to your account at www.wageworks.com for a list of eligible health care and dependent care expenses. Generally, eligible health care expenses include services and products that are medically necessary to treat a specific condition. Dependent care expenses typically include cost for 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, you will be notified by email or upon login to your account. See the Web Tutorial at www.wageworks.com/webcuv for detailed instructions of how to verify your outstanding Card transactions. Failure to verify an outstanding transaction will result in Card suspension.
- ▶ **Get a prescription from your doctor.** You will need a prescription in order to be reimbursed for over-the-counter drugs and medicines. Because of the prescription requirement, it may be easier to use something other than your WageWorks Health Care Card for these items and then submit your receipt along with the prescription to WageWorks for reimbursement. Go to www.wageworks.com/healthcarereform to learn more.
- ▶ **Watch where you shop.** If using a WageWorks Health Care Card, shop only at general merchandise stores or pharmacies that have an IRS-approved inventory system in place. Visit www.sigis.com for the most updated list of approved merchants. The Card should decline if the merchant is not approved.
- ▶ **Keep track of your FSA account balance.** Plan ahead to make sure you spend the full amount before your plan year ends — otherwise you'll forfeit the remaining balance.



Managing Your Account

You can manage your account through WageWorks online or over the phone. The “Statement of Activity” page online details all your account activity and will alert you if any Card transactions are in need of verification.

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

- ▶ Update your account preferences and personal information.
- ▶ View your entire transaction and account history.
- ▶ Schedule payments to health care and dependent care providers.
- ▶ Check the complete list of eligible expenses for your FSA program.
- ▶ Order additional Cards for your eligible dependents.

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 Card

Use your WageWorks® Health Care Card (Card) instead of cash or credit at health care providers and pharmacies for eligible services, goods and prescriptions. A doctor's prescription is required for Over-the-Counter (OTC) drugs and medicines, therefore it may be easier to use another form of payment for OTC items and then submit a claim for repayment afterward.

You will be able to use the Card to purchase certain medical items, such as band-aids, at qualified merchants. To accept the Card, the merchant must have an industry standard (IIAS) inventory system that can automatically verify transactions at checkout. While many of your Card transactions will be verified at checkout, you still will need to hold on to your receipts for tax purposes and in case we need to verify the transaction for any reason.

- ▶ Go to www.sigis.com to review a list of qualified merchants that accept the Card.
- ▶ When you swipe your Card at the checkout, choose “credit” (even though it isn't a credit card).
- ▶ Save your receipts. Even when your Card is approved, a detailed receipt may still be requested. You will be notified by mail or email and when you log into your account if a Card transaction is in need of verification.
- ▶ If you've lost or can't produce a receipt for an expense, your options range from submitting a substitute receipt to paying back the plan for the amount of the transaction.
- ▶ Failure to verify an outstanding transaction will result in Card suspension.
- ▶ If you lose your Card, please call WageWorks immediately to report your missing Card and order a new one.

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 in to your FSA account at www.wageworks.com.
- ▶ Click either the Health Care or Dependent Care tab.
- ▶ Request “Pay My Provider” from the menu and follow the instructions.
- ▶ When you're done, WageWorks will send a check directly from your account. If you pay for eligible recurring expenses, follow the online instructions to set up automatic payments.

* You must, however, provide documentation.

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 the Health Care or Dependent Care tab.
- ▶ Select the online claim form.
- ▶ Fill in all the information requested on the form and submit.
- ▶ Scan receipts, Explanation of Benefits (EOBs) from your insurance carrier and other supporting documentation.
- ▶ Documentation must show exactly what you paid for, the amount and date of service.
- ▶ Attach supporting documentation to your claim electronically.
- ▶ The IRS requires that you save all documentation for one year after the plan year ends.

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