

## QuickStart Guide

## Your Flexible Spending Accounts

### Includes:

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

### Welcome to saving smart. Welcome to WageWorks.

Your FSA program is sponsored by your employer and brought to you by WageWorks — the nation's leading provider of consumer-directed savings and spending accounts.

### Register for an online account now!

If you haven't registered online yet, please do so today — to register, just visit [www.wageworks.com](http://www.wageworks.com) and click "Sign me up!" 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](http://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) sponsored by your employer and brought to you by WageWorks.

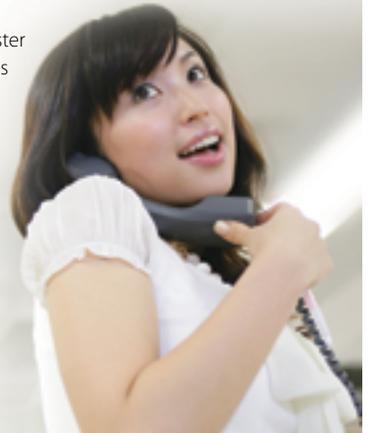
You've made a smart decision to pay for part of your health care or dependent care expenses, or both using pre-tax dollars. The FSA program makes it easy to save on taxes — up to thousands of dollars annually.

**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 for making your health care FSA work with a Health Savings Account (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 in to your account at [www.wageworks.com](http://www.wageworks.com) for a list of your employer's eligible health care 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.** Starting January 1, 2011, 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](http://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](http://www.sigis.com) 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, you will be notified almost immediately by email or upon login to your account. See the Web Tutorial at [www.wageworks.com/webcu](http://www.wageworks.com/webcu) for detailed instructions of how to verify your outstanding Card transactions. Failure to verify an outstanding transaction will result in Card suspension.
- ▶ **Register for an online account at [www.wageworks.com](http://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 funds. You'll also receive important email updates like unverified Card transaction and claims status notifications.
- ▶ **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.
- ▶ **Watch your deductible.** Keep track of your HSA-qualified health care 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 up on your account through WageWorks online or over the phone. The “Statement of 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](http://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 entire 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.

## 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 instead of cash or credit at health care 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. Now that a doctor's prescription is required for Over-The-Counter (OTC) drugs and medicines, you will need to use another form of payment for OTC items and then submit a claim for repayment afterward. You still 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 IRS-qualified system that can automatically verify transactions at checkout. While many of your Card transactions will be verified at checkout, you will still need to hold on to your receipts for tax purposes and in case we need to verify the transaction for any reason. For a list of qualified merchants, please visit [www.sigis.com](http://www.sigis.com).

- ▶ 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 WageWorks Health Care Card; present your health plan member ID first so the merchant can identify your co-pay or coinsurance amount and ensure the service is claimed to your health care, dental, or vision insurance plan.
- ▶ Save your receipts. Even when your Card is approved, a detailed receipt may still be requested; you will be notified by email and when you log into your account when a Card transaction is in need of verification.
- ▶ 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 a doctor's or dentist's office, we will most likely ask you to submit a receipt for verification.
- ▶ If you lose your Card, please call WageWorks immediately to report your missing Card 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 health care 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](http://www.wageworks.com) and click on the “HSA/HDHP Deductible Form” link.
- ▶ 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](http://www.wageworks.com) to view the status of your plan.

### 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](http://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](http://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, EOBs and other supporting documentation.
- ▶ Attach supporting documentation to your claim by using the upload utility.
- ▶ To speed processing, remember to save receipts that show exactly what you paid for, the amount and date of service.
- ▶ 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, you can go to [www.wageworks.com](http://www.wageworks.com) to download a Pay Me Back claim form and follow the instructions for submission.