

## QuickStart Guide

## Your Flexible Spending Accounts

### Includes:

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

### 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, 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 855-428-0446 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/aboutmobile](http://www.wageworks.com/aboutmobile) to learn more.

[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.



### 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](http://www.wageworks.com) for a list of your employer's 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 care provided for your qualifying child (under age 13) or other qualifying dependent incurred 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. You can pay for the item out-of-pocket and then use the online or paper Pay Me Back Claim form or your smartphone to submit your receipt along with the prescription to WageWorks for reimbursement.
- ▶ **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 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 requests.
- ▶ **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 and check up on your account through WageWorks online or over the phone. The “Statement of Activity” page online details all your account activity.

For the latest information, visit [www.wageworks.com](http://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.
- ▶ 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 from your smartphone.



## 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.

### Making the most of your FSA account

It's important to remember that, according to IRS regulations, if you spend less than your total account balance by the end of your FSA program's plan year (or grace period, if your employer allows one), you will forfeit any money that's left over. In other words, **if you don't use it, you lose it.**

So, if you have money left in your health care or dependent care accounts near the end of the year, make sure to spend it all and to submit any necessary claims and receipts for your expenses. You can also:

- ▶ Check for any receipts you may not have sent in.
- ▶ Schedule additional eligible services or purchase additional eligible medications.
- ▶ Use your health care account to pay expenses for your spouse and eligible dependents, even if they're not covered by your employer's health plan.

On the other hand, if you spend all the money in your FSA account well before the end of the year and still have expenses that could have been eligible, consider setting aside more money next year. If you can predict your future expenses fairly accurately, a higher contribution can save you even more in taxes.

### Using your Smartphone

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

To use EZ Receipts:

- ▶ Download the app from [www.wageworks.com](http://www.wageworks.com).
- ▶ Log into your account.
- ▶ Choose the type of receipt from the simple menu.
- ▶ Enter some basic information about the claim.
- ▶ 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](http://www.wageworks.com).
- ▶ Click either the Health Care or Dependent Care tab.
- ▶ 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, see the FAQ posted at [www.wageworks.com/pmpfaq](http://www.wageworks.com/pmpfaq).

### 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 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. For assistance, visit [www.wageworks.com/techtips](http://www.wageworks.com/techtips).

If you prefer to submit a paper claim by fax or mail, log into your account at [www.wageworks.com](http://www.wageworks.com) to download a Pay Me Back claim form and follow the instructions for submission.