

QuickStart Guide

Your Flexible Spending Accounts



Includes:

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Register online now!

If you haven't registered online yet, please do so today — To register, just visit www.takecarewageworks.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 800-950-0105 Monday through Friday, from 7 a.m. to 7 p.m. Central Time.

Download the 'MyFlex' mobile application.

Use your smartphone to file claims and take care of your account paperwork from anywhere. Go to www.takecarewageworks.com to learn more.

www.takecarewageworks.com

Welcome to WageWorks. Start Saving. Here's How.

Congratulations on enrolling in a healthcare and/or dependent care Flexible Spending Account (FSA) sponsored by your employer and brought to you by WageWorks.

Your FSA is a great way to save on hundreds of eligible expenses like prescriptions, co-payments, over-the-counter (OTC) items and child and elder care.

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.
- ▶ **Register for an online account at www.takecarewageworks.com.** When you register online and provide a current email, you ensure that you will have 24/7 access to your account. 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.
- ▶ **Keep track of your FSA account balance.** Plan ahead to make sure you spend the full amount of your balance.
- ▶ **Know what expenses are eligible.** Log into your account at www.takecarewageworks.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 so you can work.
- ▶ **Keep your receipts.** Save receipts and other documentation 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. If you use a take care® by WageWorks Card (Card), you can use the Card for prescribed OTC drugs, but they must be filled and purchased as a prescription at the pharmacy counter. Alternatively, you can pay for the item out-of-pocket and use Pay Me Back to submit your claim and prescription to WageWorks for reimbursement. Pay Me Back claims can be submitted online, or with your smartphone or mobile device.
- ▶ **Watch where you shop.** If using the Card, shop at general merchandise stores or pharmacies that have an industry standard (IIAS) 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.

Managing Your Account

You can manage and check up on your account through WageWorks online or over the phone. The "Claims and Payments" 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.takecarewageworks.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.
- ▶ Check the complete list of eligible expenses for your FSA program.
- ▶ Order additional takecare® WageWorks Cards for your family.
- ▶ Manage your account while on the go via the WageWorks mobile website.
- ▶ Download the MyFlex 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 takecare® WageWorks Card

Use your takecare® WageWorks Card (Card) instead of cash or credit at health care providers and pharmacies for eligible services, goods and prescriptions. You can also use the Card at general merchants and drug stores that have an industry standard (IIAS) checkout system that can automatically verify if the item is eligible for purchase with your account.

- ▶ Go to www.sigis.com to review a list of qualified merchants, like drug stores, supermarkets and warehouse stores, that accept the Card.
- ▶ 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.
- ▶ 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.
- ▶ 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 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.
- ▶ If you lose your Card, please call the WageWorks Lost/Stolen line, **866-679-7649**, immediately and order a new one. You will be responsible for any charges until you report the lost Card.

Filing a claim

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

- ▶ Go to www.takecarewageworks.com, log into your account and click "Claims and Payments."
- ▶ Select "Submit a Claim."
- ▶ 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
 - ✓ Patient name
 - ✓ Detailed description
 - ✓ Patient portion or amount owed
 - ✓ Provider or merchant name

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.takecarewageworks.com and follow the instructions for submission.

Using your Smartphone or Mobile Device

With the MyFlex 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 MyFlex app:

- ▶ Download from your phones App Store.
- ▶ Log into your account and choose the type of receipt from the menu.
- ▶ 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 and submit the image and details to WageWorks.