

## QuickStart Guide

## Your Health Reimbursement Arrangement

### Includes:

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

### Welcome to WageWorks.

Your HRA program is sponsored by your employer and brought to you by WageWorks — a 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 "Register with WageWorks now." You'll need to verify your employee status, confirm your contact information 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 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.

Your employer contributes to a health reimbursement arrangement plan (HRA) that helps you pay for eligible expenses not paid by other health care plans.

This short guide gives an overview of your HRA and how to get the most out of your HRA offered by WageWorks to take full advantage of this tax-free benefit.

### Your HRA: The Essentials

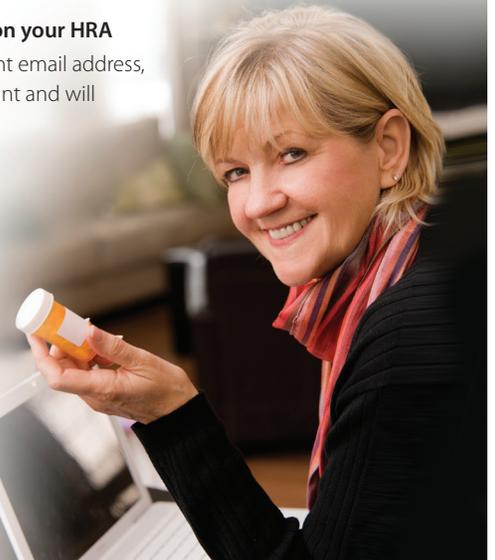
Your HRA is governed by IRS regulations that detail who is eligible to use the account and where and how the money in it is to be used. The following is a summary of plan rules and IRS regulations pertaining to your HRA.

- ▶ **Make sure account funds are only spent on those who are eligible.** Typically, those eligible are you, your spouse and any other person who is considered a "qualifying child" or "qualifying relative" under Section 152 of the IRS code.
- ▶ **Know what expenses are eligible.** Eligible health care expenses include services and products that are medically necessary to treat a specific condition as long as the expense is not paid by another health care plan. Eligible expenses include premiums for health care coverage if you are on a layoff or leave of absence or after you separate from service. Log into your account at [www.wageworks.com](http://www.wageworks.com) for a complete list of eligible health care expenses.

The health care expense must be incurred on or after you become eligible for the HRA. Claims for reimbursement must be submitted no later than 18 months following the end of the calendar year in which the expense was incurred.

If you are enrolled in the Minniflex health care savings account, eligible expenses are paid from that account before they can be paid from your HRA.

- ▶ **Keep your receipts and other documentation.** Save receipts and other documentation like the Explanation of Benefits (EOB) you receive for your medical and dental claims. Make sure the amount and service date – not the payment date – are included. Documentation should include: name of patient, insured's ID number, provider name, type and date of service.
- ▶ **Register at [www.wageworks.com](http://www.wageworks.com) and keep an eye on your HRA account.** When you register online and provide a current email address, you ensure that you will have 24/7 access to your account and will automatically receive important updates and alerts.
- ▶ **You will receive a WageWorks Health Care Card.** To use the card, you must go to [wageworks.com](http://wageworks.com) and sign up for "Spend It."
- ▶ **Participants enrolled in an HRA and/or the Minniflex (FSA) Health Care Spending Account** receive one WageWorks Health Care Card which can be used for both accounts. **Eligible expenses will be paid from the Minniflex account before expenses will be paid from the HRA.**



## Managing Your Account

You can manage and check up on your account through WageWorks online or over the phone. The “Claims and 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 into your account 24/7. In addition to reviewing your most recent HRA activity, you can:

- ▶ Update your account preferences and personal information.
- ▶ Schedule payments to health care providers.
- ▶ Check the complete list of eligible expenses for your HRA program.
- ▶ Set-up Direct Deposit as your reimbursement preference.
- ▶ Order additional WageWorks® Health Care Cards for your family.
- ▶ 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 and take care of Card use paperwork from your smartphone or mobile device.
- ▶ Set-up recurring reimbursements of COBRA or Retiree continuation premiums.

## Using Your HRA Dollars

When you pay for an eligible health care expense, you want to put your account to work right away. WageWorks gives you several options to use your money the way you choose.

### Save It — Spend It Option

You control how your money is used through the “Save It – Spend It” option in the Program Details accessed through your account on [www.wageworks.com](http://www.wageworks.com). You can also change your “Save it – Spend it” option by calling 1-855-428-0446.

- ▶ If you select “Save It”, the funds in your HRA remain in your account and all Card transactions, Pay Me Back claims and Pay My Provider requests will not be processed (for your convenience, this is the default setting if no action is taken).
- ▶ If you select “Spend It” your funds will be available for you to spend on eligible expenses.

### Using your WageWorks Health Care 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. 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](http://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 items or services on the day you receive them. Where applicable, only pay the portion not covered by your health plan; present your health plan ID to help merchants determine your co-pay or coinsurance amount.
- ▶ 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. Failure to do so may result in your Card being suspended.
- ▶ If you lose your Card, please call WageWorks immediately and order a new one. You will be responsible for any charges until you report the lost Card.

### Using your Smartphone or Mobile Device

With the EZ Receipts 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 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 or Card transaction.
- ▶ Use your smartphone camera or device to capture the documentation.
- ▶ Submit the image and details to WageWorks.

### Filing a claim online

You can pay many of your eligible health care expenses directly from your HRA account with no need to fill out paper forms, however, documentation may be requested\*. It’s quick, easy, secure and available online at any time.

#### To request reimbursement:

- ▶ Log into your HRA at [www.wageworks.com](http://www.wageworks.com) and click “Submit Receipt or Claim.”
- ▶ Select “Pay Me Back.”
- ▶ 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

\* For more information about the documentation requirements and payment guidelines, see the FAQ posted at [www.wageworks.com/pmpfaq](http://www.wageworks.com/pmpfaq).

#### To pay a provider:

- ▶ Log into your HRA at [www.wageworks.com](http://www.wageworks.com) and click “Submit Receipt or Claim.”
- ▶ Select “Pay My Provider” from the menu and follow the instructions.
- ▶ You’ll need to include the provider’s full name, mailing address and phone number.
- ▶ Scan or take a photo of your receipts, EOBs and other supporting documentation and upload.
- ▶ 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.

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