



WAGEWORKS – FSA GUIDE

Medical & Dependent Care FSA User Guide

eMoney utilizes WageWorks for Medical and Dependent Care FSAs; these benefits give you pretax savings on hundreds of eligible expenses such as prescriptions, copayments, over-the-counter (OTC) items, childcare expenses and elder care.

This guide will provide you with information on Medical and Dependent Care FSAs and will instruct you on how to manage your account online, over the phone or using the mobile app.

For step-by-step instructions on creating your WageWorks account, please refer to the FAQ titled “How Do I Setup My WageWorks Account?”.

Your Flexible Spending Account (FSA): The Essentials

Your FSA is governed by IRS Regulations that detail who is eligible to use the account and where/how the money in it is to be used. 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 covered dependents.
- Know what expenses are eligible. Log into your WageWorks account for a full list of eligible expenses.
 - Generally, eligible healthcare 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.
- You can use your WageWorks Healthcare Card for prescribed OTC drugs when 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.
- Keep your receipts and make sure the amount and service date (not the payment date) are included.
- 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.
- Keep track of your FSA account balance and plan ahead to make sure you spend the full amount of your balance.

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 alert you if any Card transactions are in need of verification. In addition to reviewing recent FSA activity you can also:



- Update your account preferences and personal information
- View your transaction and account history
- Schedule payments to healthcare and dependent care providers
- Check the complete list of eligible expenses for your FSA program
- Order additional WageWorks Healthcare Cards for your dependents
- Download the EZ Receipts smartphone or mobile device app to file claims and Card use paperwork

Using Your FSA Dollars

To pay for an eligible healthcare or dependent care expenses, WageWorks has several options to use your money the way you choose.

Your WageWorks Healthcare Card (Medical FSAs Only)

Use your Card instead of cash or credit at healthcare 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.”
- 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 first presenting your insurance card so the merchant can identify your co-pay amount and ensure the service is claimed to your healthcare, dental, or vision insurance plan.
- Save your receipts or digital copies. Even when your Card is approved, a detailed receipt may still be requested. If a transaction is not automatically verified at checkout or by a third-party system, you will be notified by email or upon login to your account.
 - 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, you will most likely need 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.

Paying Online

You can pay many of your eligible healthcare and dependent care expenses directly from your FSA account with no need to fill out paper forms (however, you must provide supporting documentation). For documentation requirements and payment guidelines, visit www.wageworks.com.

To pay a provider:

- Log into your account
- Click “Submit Receipt or Claim”
- 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.

Filing A Claim

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

- Log into your account 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 then attach the files 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.

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

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 at www.wageworks.com/employees/go-mobile or search for EZ Receipts in your app store
- 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



Support Resources

Wageworks Website

Log into www.wageworks.com to review your order history, update your contact information, and change your username and password.

Questions? Ask Wageworks

If you have any questions, you can talk to a trained expert to learn more about the program.

- (877) 924-3967 (Monday through Friday, from 8 a.m. to 8 p.m. EST)