

QuickStart Guide

Your Employee Reimbursement Accounts (ERA)

Includes:

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

Your ERA program is sponsored by your employer and brought to you by WageWorks.

Register for an online account now!

If you haven't registered online yet, please do so today to ensure that you have 24/7 access to your account and will be automatically signed up to receive important updates and alerts. You must also register to use the mobile app and take advantage of features like Upload receipts for online claims and Card usage requests. Visit www.wageworks.com and click "Register with WageWorks now!" You'll need to verify your employee status, confirm your contact information and create a user name and password.

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 to learn more.

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 7 a.m. to 7 p.m. Central Time.

www.wageworks.com

Welcome to WageWorks.

Start Saving. Here's How.

We're pleased to announce a new and improved website for managing your ERA health care and/or dependent care accounts. The new website is brought to you by WageWorks, (formerly Fringe Benefits Management Company, a Division of WageWorks). The rules for participating in the ERA program have not changed, but the new website will make managing your account easier.

Ready to get started? This short guide will show you how.

Your ERA: The Essentials

Your ERA 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. To offer you the best possible service, it's important to comply with these regulations. 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.** Generally, eligible health care expenses include services and products that are medically necessary to treat a specific condition. Use a dependent care account to pay for expenses incurred for the care your qualifying child (under age 13) or other qualifying dependent so that you and your spouse (if married) can work, look for work, or attend school fulltime.
- ▶ **Keep your receipts.** Your expenses may need to be verified. Make sure the amount and service date—not the payment date—are included.
- ▶ **Over-the-Counter (OTC) drugs.** Over-the-Counter (OTC) drugs require a prescription from your doctor. If you use your WageWorks Health Care Card (Card) for prescribed OTC drugs, they must be filled and purchased as a prescription at the pharmacy counter. Alternatively, you can pay for the item out-of-pocket and then use the online or paper Pay Me Back Claim form or your smart phone to submit your receipt along with the prescription for reimbursement.
- ▶ **Verify all of your Card transactions.** If a transaction is not automatically verified at checkout, you will be notified by email or upon login to your account. Failure to verify an outstanding transaction will result in Card suspension. If your Card is suspended, it will not be reinstated until all outstanding transactions are verified.
- ▶ **Keep track of your ERA account balance.** Plan ahead to make sure you spend the full amount before your plan year ends — otherwise you'll forfeit the remaining balance.
- ▶ **Find more detailed ERA program information in the ERA Reference Guide.** This guide is available on the ETF website at etf.wi.gov.



Managing Your Account

You can manage your account through WageWorks online or over the phone. The online "Statement of Activity" page 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 and log into your account 24/7. In addition to reviewing your most recent ERA 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 ERA program.
- ▶ 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.

Using Your ERA Dollars

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

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 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).
- ▶ You may use the Card to pay for services or purchases on the same day you receive them. If your share of the expense is a known amount, such as a prescription copayment, the expense will generally be automatically approved. If your share of the expense is not known, the provider may not accept Card payment.
- ▶ 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 to verify that it's an eligible expense. Failure to do so will result in your Card being suspended.
- ▶ Save your receipts. 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 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

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 camera, from anywhere.

To use EZ Receipts:

- ▶ Download the app from 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.

Paying online

You can pay many of your eligible health care and dependent care expenses directly from your ERA account with no need to fill out paper forms. You must, however, provide documentation.* It's quick, easy, secure and available online at any time.

To pay a provider:

- ▶ Log into your ERA account at 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.

* For more information about the documentation requirements and payment guidelines, see the FAQ posted at 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, 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.

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