

QuickStart Guide

Your Health Reimbursement Account



Includes:

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

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

Welcome to your Health Reimbursement Account (HRA) program sponsored by your employer and brought to you by WageWorks. Your HRA is funded by your employer with Wellness Credits you earn in the HCA Wellness Program. Through this program, your employer puts tax-free money into your HRA to help you pay for eligible healthcare expenses.

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

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. Your HRA 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 in to [HCArewards.com](https://www.HCArewards.com), under Quick Links, click on "WageWorks (FSA or HRA Accounts)" for a complete list of your employer's eligible healthcare expenses. Generally, eligible healthcare expenses include services and products that are medically necessary to treat a specific condition.
- ▶ **Get a prescription for over-the-counter products.** To use your account for over-the-counter (OTC) drugs, you'll need to get a prescription from your doctor. You can use your WageWorks® Health Care Card (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. Pay Me Back claims can be submitted online, or with your smartphone or mobile device.
- ▶ **Watch where you shop.** If using the Card, shop only at general merchandise stores or pharmacies that have an IRS-approved inventory system in place. Visit www.sigis.com for the most updated list of approved merchants.
- ▶ **Keep an eye on your HRA account.** Log in to [HCArewards.com](https://www.HCArewards.com), under Quick Links, click on "WageWorks (FSA & HRA Accounts)" for the latest information.
- ▶ **Register for an online account.** Log in to [HCArewards.com](https://www.HCArewards.com), under Quick Links, click on "WageWorks (FSA & HRA Accounts)". The first time you access WageWorks, you'll need to complete a one-time registration process to access your account. Once you are registered, you'll have 24/7 access to your account and funds. You'll also receive important email updates like unverified card transaction and claims status notifications.

Register for an Online Account Now!

1. Log in to [HCArewards.com](https://www.HCArewards.com)
2. Under Quick Links, click on "WageWorks (FSA & HRA Accounts)"
3. The first time you visit the WageWorks site, you will need to complete a one-time registration process.
4. Once you register, you can log in to [HCArewards.com](https://www.HCArewards.com) and under Quick Links, click on "WageWorks (FSA & HRA Accounts)" to get to your account without entering another login.

Questions? Ask us.

Just call 877-888-FLEX (3539), Monday through Friday, 7 a.m. to 7 p.m. CT.

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 to learn more. Go to your smartphone or mobile device's app store to download.

www.HCArewards.com

Managing Your Account

You can manage your account by accessing WageWorks through [HCArewards.com](https://www.HCArewards.com) 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, log into [HCArewards.com](https://www.HCArewards.com), under Quick Links, click on "WageWorks (FSA or HRA Accounts)." 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.
- ▶ Order additional WageWorks® Health Care Cards for your family.
- ▶ 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.

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..

Using your WageWorks Health Care Card

Use your WageWorks Health Care Card (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" (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 healthcare, 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. 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 at www.wageworks.com/employees/go-mobile.
- ▶ 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 healthcare expenses directly from your HRA 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 in to [HCArewards.com](https://www.HCArewards.com) and click on WageWorks in the Quick Links menu to access your FSA.
- ▶ 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.

* You must, however, provide documentation.

Filing a claim

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

- ▶ Log in to [HCArewards.com](https://www.HCArewards.com) and click on WageWorks in the Quick Links menu to access your FSA. Then, click on "Submit Receipt or Claim".
- ▶ Select "Pay Me Back."
- ▶ Fill in all the information requested on the form and submit.
- ▶ Scan receipts, EOBs and other supporting documentation.
- ▶ Attach supporting documentation to your claim by using the upload utility.
- ▶ To speed processing, remember to save receipts that show exactly what you paid for, the amount and date of service.
- ▶ 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 [HCArewards.com](https://www.HCArewards.com) and follow the instructions for submission.