

# WageWorks Healthcare Flexible Spending Account

## Help Employees Help Themselves to Better Health

A WageWorks® Healthcare Flexible Spending Account (FSA) is a smart way to help your employees save money on healthcare expenses like medical, dental, and vision products and services, copayments, and health plan deductibles.

Once enrolled in a WageWorks Healthcare FSA, your employees can use tax-free funds to pay for eligible healthcare expenses for themselves and their families. WageWorks does this by moving payroll funds to an FSA before taxes are deducted, reducing the taxes your employees have to pay.

A WageWorks Healthcare FSA can save your company money. By transferring dollars from employees' pay to a pre-tax account, your company can reduce its payroll taxes for every person in the program.

The more employees participate in the WageWorks Healthcare FSA program, the more your company saves. When your employees see how easy it is to use—and how easy it is to save—they'll talk about it with their coworkers, driving up enrollment.

With dedicated relationship management to guide and advise you through every stage in your WageWorks experience, and outstanding employee outreach, education, and direct customer service to increase employee enrollment, WageWorks helps your company get greater return on its benefit investment.

### Key Benefits

- Innovative technology platform to simplify benefits management
- Many easy-to-use payment options to drive engagement
- Variety of flexible administrative options to meet your company's needs
- Flexibility to choose and change your health plan

**WageWorks** John Brown  
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BACK PROGRAM DETAILS December 13, 2013

ACCOUNT STATEMENT  
**ABOUT THIS PROGRAM**  
PROGRAM OPTIONS  
ELIGIBLE EXPENSES LIST  
ELIGIBLE DEPENDENTS LIST  
SUBMIT RECEIPT OR CLAIM  
CHANGE OR CANCEL  
DOWNLOAD TRANSACTIONS

**Health Care FSA 2013**  
Use from: 1/1/13 to 3/15/14  
Claim by: 5/31/14

Available Balance **\$2,500.00**  
Election Amount \$2,500.00  
Estimated Tax Savings **\$750.00**

**About This Program**  
Health Care FSA 2013

**How to Access Your Benefits**  
Card A debit card that works at most merchants who sell or provide the eligible expenses covered under this plan. Your card will be sent to you automatically about the time your coverage begins.

**Payment Order**  
If you have an expense that is eligible for payment from more than one program, the expense will be paid from any eligible program(s) according to the payment order designated by your program sponsor until it is paid in full or you have exhausted

With a WageWorks Healthcare FSA, your employees can use tax-free funds to pay for eligible out-of-pocket medical, dental, and vision care expenses for themselves and their families.

## Key Features and Benefits

### Easy-to-Use Payment Options

A WageWorks Healthcare FSA makes it quick and easy for your employees to pay and be reimbursed for eligible healthcare expenses.

- **Pay By Card.** Employees can use the WageWorks Healthcare Card to pay for recurring healthcare expenses, copayments, and deductibles.
- **Pay By App.** Employees can use the WageWorks EZ Receipts® mobile app to snap a photo of receipts and instantly submit them for reimbursement.
- **Pay Me Back.** Employees can be reimbursed for eligible out-of-pocket expenses directly—either by direct deposit or check.
- **Pay My Provider.** Employees can fill out a simple online form and have providers paid directly.
- **Pay By Carrier File.** WageWorks uses carrier data to substantiate card transactions so that employees can be reimbursed directly.
- **Pick and Process.** Employees may review claims received from their health plans and tell WageWorks how they'd like these claims to be paid. Employees may also pay their providers directly with claim data that WageWorks receives, or they may use a claim in place of a receipt for a card transaction that requires verification.

### Flexible Administration Options

A variety of WageWorks Healthcare FSA administrative options are available.

- **Grace period.** Employees may use WageWorks Healthcare FSA funds to pay for both the previous and current year expenses for up to 2.5 months after the plan year ends.
- **Run-out periods.** Employees may submit claims and be reimbursed for expenses incurred during the previous plan year, for up to three months into the new plan year.
- **Carryover.** Employees may carry over up to \$500 of their unused WageWorks Healthcare FSA balance remaining at the end of a plan year. This option may not be combined with a grace period.
- **Traditional.** All expenses and claims must take place within the plan year. If your company follows the calendar year, all expenses and claims must take place prior to December 31.

### Flexibility to Choose and Change Your Health Plan

A WageWorks Healthcare FSA works with any medical insurance plan, so you have the flexibility to negotiate benefits and health insurance plans separately. You can select the plan that's right for your business, or change plans, without impact to your FSA program.



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### Learn More

Talk to an expert. Your WageWorks sales representative can provide you with more information. Or visit [www.wageworks.com](http://www.wageworks.com).

### About WageWorks

WageWorks (NYSE: WAGE) is a leading provider of Consumer-Directed Benefits (CDBs) in the United States. WageWorks administers and operates a broad array of CDBs, including pre-tax spending accounts, such as healthcare and dependent care Flexible Spending Accounts (FSAs), as well as Commuter Benefit Services, including transit and parking programs, Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs), and other employee benefits.