WageWorks
everyone benefits

Let's Get Started

FSA IMPLEMENTATION KIT

Welcome to WageWorks! We have designed this Implementation Kit to help guide you through your transition to WageWorks

THIS KIT INCLUDES THE FOLLOWING MATERIALS:

- Client Checklist
- W-9 Information
- Invoice Remittance Instructions
- Email "White list" Instructions
- Frequently Asked Questions (FAQs)

Let's Get Started

Welcome to WageWorks and your new FSA Program!

Together, WageWorks and Choice Strategies have prepared this "Client Checklist" that will assist you during the transition and implementation process. Over the next several weeks, we will be completing a number of activities including plan setup based on your program requirements, and client account setup on the WageWorks employer portal. The transition process usually requires sixty (60) days to complete.

For assistance during the transition implementation process WageWorks has established a dedicated team to support your efforts. **WageWorks Support Team: 855-299-4384.**

Client Checklist

The following checklist outlines the key tasks and information needed by WageWorks to support the transition of your plans for ongoing program management. Please ensure the tasks are completed and you send the requested information via email to choiceemployertransition@wageworks.com. Please include your Company Name in the email subject line.

TASK	WHY IS THIS NEEDED?	DUE DATE	
Review and sign the Agreements received from EchoSign, this will include an Order Form, Funding Agreement and Product Agreement for each product.	Signed agreements are what WageWorks must receive to complete transition and implementation of your group.	45 days prior to plan start	
Complete the **WageWorks Plan Requirements** template and return to ChoiceEmployerTransition@wageworks.com Include copay information and list of pay dates. Note: Time sensitive task to ensure accurate setup and administration of account	This information will be used to setup your 2017 plan(s) with WageWorks. • Copay data is used to substantiate card swipes. • Payroll dates are setup and used to automatically post per pay deduction amounts on employee accounts. Referred to as Auto Funding. Access the Plan Requirements template at: https://www.wageworks.com/ChoiceWW/transition	45 days prior to plan start	

Distribute Welcome letters and Open Enrollment materials to your employees	Download the open enrollment materials at https://www.wageworks.com/employers/open-enrollment/mediagallery Access the FSA Welcome letter and more information on the transition at: https://www.wageworks.com/ChoiceWW/transition	30 days prior to plan start	
Process your employee elections in the WageWorks system Notes: Cards will go into production after your groups indicated open enrollment end date and enrollment data is received. Allow 8-10 business days for employee to receive.	After open enrollment ends, access the ER Site with your login credentials provided to you during the implementation process and enroll your employees. • ER Site template upload: Log in and upload open enrollment template (PRO/ENR) Templates located at: https://www.wageworks.com/ChoiceWW/support • ER Site manual entry: Log in and enter enrollments manually into the ER Site • FTP Site: Send your enrollment file with the new election details (this is only available if you currently have a file processing setup with Choice)	15 days prior to plan start	
WageWorks Contribution Posting via Auto Funding	Just as with Choice, our default will be to auto fund contributions based on the annual election and your payroll schedule	First pay date after plan start and ongoing	
WageWorks Contribution Posting via FND template	If you do not select the Auto Funding of FSA contributions and instead prefer to upload each payroll, complete the FND Template to upload directly in the ER Site. Access the FND Template on the Support page at: https://www.wageworks.com/ChoiceWW/support Funding will post to employee accounts 48 business hours after receipt of the submitted file, pending no errors/advisories	First pay date after plan start and ongoing	
Contact your bank to authorize WageWorks to ACH debit account	To ensure timely funding remittance and to authorize WageWorks to ACH debit the account, provide both of the identification numbers on the following page to your banking institution.	30 days prior to plan start	

Invoice Remittance Instructions

WageWorks Tax ID No: 94-3351864

Remittance Instructions for FSA Funding

For payment via wire transfer or ACH credit:

Bank Name: Union Bank NA

Bank Address: 350 California Street, 10th Floor | San Francisco, CA 94104

Account Name: WageWorks FSA Account

Account Number: 3120004394

ABA Routing Number: 122000496

Please reference the week ending of spend (e.g. WE 1/9/2017) and your WageWorks Employer ID number in the remittance transmittal for proper application to your account. Refer to your Choice Relationship Management team if WageWorks Employer ID is unknown.

For clients who choose to be debited for FSA funding:

Please consult your bank/financial institution. You may need to provide WageWorks ACH Originator Identification Numbers to your bank in order for debits to work.

WageWorks ACH Originator Identification Numbers: **1943351864 and N943351864**

SEC Code: CCD

Be sure to provide WageWorks a valid email address for ACH debit notifications to your company. A group email or multiple addresses is recommended. We can accept up to four email addresses.

Form W-9, Request for Taxpayer Identification Number (TIN) and Certification

Please provide this form to the person who is required to file an information return with the IRS for your company.

Form **W-9**
(Rev. December 2014)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Give Form to the requester. Do not send to the IRS.

Print or type
See Specific Instructions on page 2.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.
WageWorks, Inc.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification; check only **one** of the following seven boxes:
☐ Individual/sole proprietor or single-member LLC ☑ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate
☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶
Note. For a single-member LLC that is disregarded, do not check LLC; check the appropriate box in the line above for the tax classification of the single-member owner.
☐ Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):
Exempt payee code (if any)
Exemption from FATCA reporting code (if any)
(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.)
1100 Park Place, Suite 400

Requester's name and address (optional)

6 City, state, and ZIP code
San Mateo, CA 94403

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the instructions for line 1 and the chart on page 4 for guidelines on whose number to enter.

Social security number: ___ - ___ - ____

or

Employer identification number: 94 - 3351864

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 3.

Sign Here Signature of U.S. person ▶ John Collen Date ▶ 2/20/15

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. Information about developments affecting Form W-9 (such as legislation enacted after we release it) is at *www.irs.gov/fw9*.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding?* on page 2.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting?* on page 2 for further information.

Cat. No. 10231X — Form **W-9** (Rev. 12-2014)

Email White List Instructions

Preparing to Receive Important Email Communications from WageWorks

WageWorks follows email guidelines closely to ensure that no SPAM laws are broken. Occasionally, your company's SPAM filter may consider the email SPAM. In order for important communications regarding funding and invoices to reach you, please follow the steps below.

ACTION ITEMS

1. Look in your 'Junk/Spam' email folder for emails from WageWorks.

2. Once you identify an email from WageWorks, add the email to your 'Safe Senders' list.

TIMING FOR EMAILS

1. FSA Monthly Administrative Service Fee Invoices

a. Invoices for monthly administrative fees are sent out on the 23rd of the month for the number of participants as of the 20th of the month. For example invoice for January benefit month will be sent January 23, due 30 days from invoice.

b. Invoice reports will be available on the WageWorks Employer website.

2. FSA Funding Invoice Notices

a. Courtesy invoices are sent weekly every Monday via email. Daily funding clients will get invoices daily.

b. Funding reports are available daily, Monday through Friday, on the WageWorks Employer website the first business day of the calendar week.

c. The first invoice will be sent on the first Monday following the start of the plan year. Please note, process moves out a day if Monday is a banking holiday.

Frequently Asked Questions

TRANSITION

1. Why should I continue to do business with WageWorks?

The following are the key advantages of doing business with WageWorks:

- WageWorks is the leading INDEPENDENT provider of Consumer-Directed Benefits in the industry today.
- We have met our standard service levels in 109 consecutive months.
- WageWorks services 68% of the Fortune 100 and 55% of the Fortune 500.
- WageWorks has an average client retention rate of 96.5%.
- WageWorks averages a 9.2 client satisfaction rate on a scale of 1-10; 10 being the highest.
- WageWorks has easy and convenient payment options for the reimbursement accounts such as
  - Card – Over 5M participants with cards in hand, 90%+ utilization rate; 84% card adjudication rate
  - Pay My Provider – Pay your doctors or providers directly from your FSA/HRA/HSA
  - Pay Me Back – Traditional claims where 75% of participants are utilizing our online claims feature
  - EZ Receipts® App – Manage your account on the go, submit receipts by taking pictures with your mobile phone and practically do all of the above!
- Chief Compliance Officer on staff; active voice on Capitol Hill regarding legislative matters concerning Consumer-Directed Benefits and Health Care Reform.
- We have robust campaigns that have shown that our employer programs are higher in participation than our competitors.

WAGEWORKS PROGRAM FEATURES

2. Please confirm that you offer text alert capabilities for substantiation requests.

Employees will have access to set their communication preferences from WageWorks through their employee account online, which includes subscribing to text notifications. The "Text Me" option serves as a notification to employees when a new card transaction needs a receipt.

3. Please confirm that you offer camera phone image receipt or online image receipt capabilities for claims submission versus paper.

Employees have access to our EZ Receipts® app. The EZ Receipts app enables employees to submit healthcare and dependent care claims and to upload receipts for unverified Healthcare Card transactions directly from their Smartphone.

4. Are debit cards available for all active healthcare employees? How many cards will they receive?

Yes. WageWorks automatically issues one debit card to all employees enrolled in a Healthcare account (FSA, HRA, or HSA). Although, the initial card package will have only one card, employees can log in to their account online and order additional cards for spouses and dependents through the Card Center. There are no additional fees for additional cards.

5. Can employees use the debit card for Dependent Care FSA expenses?

No, the Healthcare Card cannot be used for Dependent Care FSA expenses. Currently, we do not offer a debit card for the Dependent Care FSA plan.

6. When can employees expect to receive their Healthcare Card?

For Employees that are enrolled in the plan, WageWorks will mail one new WageWorks Healthcare Card. The new card will arrive approximately ten (10) days after WageWorks receives and processes your enrollment information.

7. Does the Card need to be activated?

Yes. Cards need to be activated by employees before they can be used. Activation is quick and easy. Employees simply call the activation phone number listed on a sticker placed on the card.

8. Do you have a "recurring" payment feature for Dependent Care Expenses?

For Dependent Care claims that are partially paid to date or "pended," WageWorks will issue payments as additional funds are available. We cannot issue reimbursements for claims without documentation or provider signature.

9. Do you auto-substantiate certain medical expenses so that the employee doesn't have to keep providing substantiation?

We auto-substantiate by recurring transactions (same dollar, same store), copay, copay multiple, copay combination multiple, IIAS, carrier file match.

EMPLOYER SUPPORT

10. Please confirm whether you do or do not have Spanish collateral available particularly one that explains FSAs and how they work.

Yes. We have Spanish open enrollment collateral available.

11. When does WageWorks provide reports for program activity, etc.?

WageWorks provides a self-service website for employers to access standard program reports online on-demand. Reports can be viewed online and downloaded into Excel format for additional data manipulation. Login information including username and password will be sent to you in a separate email.

12. What happens to unclaimed property/uncashed checks?

Funds are returned to the client on a quarterly basis for checks that have remained uncashed or voided but not reissued after 18 months since the original check issue date. A report is available on WageWorks' employer website to reconcile the funds you have received. It is the client's responsibility to report and comply with regulatory requirements.

13. How does WageWorks invoice for participants?

WageWorks billing includes any participant with an election and/or carryover balance greater than $0 within the current plan year. Should a participant choose not to re-elect for a subsequent plan year, WageWorks will only bill for the participant if the balance in the account is greater than $1 and the employer's plan is in the grace period or run-out.

EMPLOYEE EXPERIENCE

14. How will our employees learn about WageWorks?

Employee education about WageWorks and the new benefits programs is a critical component of the success of this transition. We have created an employee Welcome Letter that specifically addresses how employees may access their account.