WageWorks
everyone benefits®

Let’s Get Started

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:

- Summary of Transition Activities
- W-9 Information
- Invoice Remittance Instructions
- Email “White list” Instructions
- Onboarding Questions and Answers

LET’S GET STARTED

Welcome to WageWorks and your new Reimbursement 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**

The following checklist outlines the key tasks and information needed by WageWorks to support the transition of your plans for ongoing program management.

SUMMARY OF TRANSITION ACTIVITIES

60 Days Prior to Plan Start	
Agreements (All Products)	**Review and Electronically sign the Agreements** • Order Form and a Funding Agreement will be sent to the primary contact on file in two separate emails and must be signed electronically in order for WageWorks to begin the transition process • Order Form outlines the terms and fees for the monthly administrative fees. Funding Agreement outlines the terms and payment method for all purchases, payments and reimbursement made under the Products
	Complete and Electronically submit WageWorks Plan Requirements • Electronic Plan Requirements will be emailed to the primary contact on file • Complete and electronically submit the Plan Requirements document
Communication Materials (All Products)	**Welcome Letters and Open Enrollment materials** • Download the open enrollment materials: Link to WageWorks Media Gallery • Access Welcome Letter(s) and more information on the transition: Choice to WageWorks Transition Microsite
30 - 45 Days Prior to Plan Start	
Employee Demographic Information (All Plans)	**Eligible Employee Data** • Enter all eligible employee demographic information into the WageWorks Employer Site, including email addresses (required for HSA participants) • Access the Participant Tab, which will take you to the Participant Search screen. Select the ‘Add Eligible/Participant’ link to begin adding employee profile information. Be sure to select Commuter eligible ‘Yes’ for Commuter participants

Election Information (All Plans)	**HRA and FSA Plans** • After employee demographic information has been entered into the WageWorks Employer Site, follow the prompts through to Save Profile & Enter Election(s) • HRA programs will require that you enter an election amount, this is considered the HRA funding. Eligible dependent information must be entered into the WageWorks Employer Site during the enrollment process for employee's setup in a Coverage Tier other than Employee only. Enrollment will not be saved until dependents are entered. Select 'ADD DEPENDENT' and enter required information. Upon saving the dependent, the enrollment is complete. **Commuter Plans** • Eligible employees must register online at www.wageworks.com to elect for Transit and/or Parking. Employees must make their elections online by the 10th of each month for the upcoming benefit month • At the end of each election period, on or about 11th of each month, for the upcoming benefit month, download the Commuter Payroll report via the Employer Site. For more information on Commuter and the Employer Site, visit Link to Commuter Employer Guide **HSA Plans** • After employee demographic information has been entered into the WageWorks Employer Site, including email addresses, follow the prompts through to Save Profile & Enter Election(s). The participant must be enrolled with their election for a $0 enrollment to establish the account if only Employer contributions will be provided • Provide the TOA e-Consent link to employees who wish to transfer assets. You will find the link specific to your groups transition date on the Transition website
30 Days Prior to Plan Start	
HSA Online Application Process	**Employee Online Application Process** • Upon completing the election process, HSA participants will begin to receive email notifications to complete the HSA Online Application process. • **Terms and Conditions must be accepted, including language pertaining to a Custody and Administrative Fee in the amount of $2/month deducted directly from the employee's HSA account.** • Fee is waived if the average account balance is over $5000 and employee must have funds in the account every day in the month for the waiver to be effective. • Health Care debit cards will be requested once the employee completes the HSA account application step online by logging into WageWorks. • HSA participants will receive 4 emails in the first 30 days encouraging them to finish the HSA application process. • Link to 'Finish Opening HSA' will continue to be displayed on the WageWorks participant site until the next day following completion. • There are back end time limits within the individual participant or employer internet service provider (ISP). The members could time-out and not know it, so they are encouraged to be prepared once they commit to the application process and complete in a timely manner (typically 5 minutes). The confirmation page will not display if they have timed out. • HSA cannot be funded until the account status is set to Open.
HSA TOA e-Consent Process	**Transfer of Assets Process** • Provide the TOA e-Consent link to employees who wish to transfer assets. You will find the link specific to your groups transition date on the Transition website • Employees must complete the e-Consent by the deadline for your group's specific transition date. For balance transfers of $500 or more the $25 account closure fee is waived. Employees with a balance transfer under $500, the $25 account closure fee will apply • HSA Transfer of Assets cannot be completed unless the employee completes the online application process

READINESS CHECKLIST

15 Days Prior to Plan Start - Ongoing	
	Commuter Balances • Encourage your employees to spend down any high card balances to smooth the transition to the WageWorks platform • Remaining balances at Choice will transfer to WageWorks to use as pretax credits toward future elections. Please refer to the Commuter Welcome Letter specific to your transition date for more information
	HSA Contribution Posting • You will be required to post HSA contributions via the ER Site upon plan start, during each pay period or as contributions need to be added.
Update Bank Filters - Funding **(All Products)**	**Funding and ACH Debit** • To ensure timely funding remittance and to authorize WageWorks to ACH debit the account, provide both of the identification numbers to your banking institution • WageWorks ACH Origination Identification Numbers: **1943351864 and N943351864**

ONBOARDING QUESTIONS AND ANSWERS

How will we know if WageWorks received our signed contract?

The individual who electronically signs the document will receive an email confirmation, along with a PDF copy of the signed contract, stating that your contract is 'Signed and Filed.' WageWorks will then review your contract and contact you with any questions

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Can I forward the email if I'm not the correct person to sign contracts for my organization?

No. Please ***do not*** forward the email. If you're not the designated party to sign the contract on behalf of your organization, use the ***delegate*** function to forward the contract to your organization's authorized signer by clicking the link provided in the email.

Once we electronically submit the Plan Requirements to WageWorks, can we make a change?

No. Before submitting the final Plan Requirements to WageWorks, be sure to review the information for accuracy. Upon submittal, you will be prompted to either continue to Save and Submit or review for additional changes. Once submitted, no changes can be made until the next renewal.

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.

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.

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.

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 business (10) days after WageWorks receives and processes your enrollment information.

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.

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.

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, llAS, carrier file match.

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 a sample employee Welcome Letter that specifically addresses how employees may access their account. You may add your Company's open enrollment information prior to use. Go onto the Choice Transition website to view the Welcome Letter samples.

Does WageWorks have enrollment forms to provide to our employees?

If your company offers a HSA, you will find an election form to use during the process of collecting HSA participant information on the Choice Transition website. Should you need an enrollment form for the FSA, please visit WageWorks Media Gallery. HRA plans do not require employee enrollment as that is an Employer sponsored plan.

We currently offer the Carryover feature for FSA to our employees. Will the Carryover funds be transferred and available on the new plan year account with WageWorks?

Yes. Carryover dollars will be added to the employee's new WageWorks account approximately 45 days after the prior year run out ends if they have not yet been used by that point. All prior year claims must be directed to Choice Strategies during the regular run out period.

What will happen to Commuter balances for employees?

Unclaimed balances remaining with Choice Strategies will be transferred to WageWorks as a pretax payroll credit. The payroll credit balance is different from an account or card balance; rather, it is an actual credit that will be applied towards and reduce future payroll deduction when an employee orders transit fare media or pay for parking through the WageWorks program.

When will pretax credit balances be available on the employee accounts?

Credit balances will transfer the month following your final claims end date with Choice Strategies and apply starting with the payroll period related to the next election cutoff date. Because of this, even if there is a balance with the former administrator, expect to experience a few months of payroll deductions while the balances are being transferred to WageWorks.

Can employees submit a reimbursement request for any unused credits?

The WageWorks program complies fully with Section 132(f) meaning a prospective election must be placed in order to participate and enroll for a payroll deduction for Commuter Benefits; this includes even a Parking Pay Me Back (PMB) reimbursement. Since all requests are for future benefits, WageWorks will not be able to reimburse for former expenses incurred in month prior to the first benefit month.

Can leftover balances be returned to the employee?

The Section 132(f) compliance regulations ask participants to place a prospective, irrevocable election. Unapplied balances would not be available for requests as a taxable benefit less administrative circumstances relating to the correction of payroll.

Do credits ever expire?

No. Credits will remain on an employee's account indefinitely as long as the employee remains active and eligible to participate in the Commuter program. However, if the employee leaves your company or terminates, all credits are to be forfeited.

SECURITY PROTOCOLS

WageWorks uses cutting-edge technology to enforce strict security protocols on all operating systems, data exchanges, websites, and emails. We will never share information with unauthorized parties, and you can trust that your organization's and participants' information is secure.

EMAIL WHITELISTING

RECEIVING WAGEWORKS COMMUNICATIONS

Although WageWorks sends emails in accordance with SPAM laws, your SPAM filter may occasionally consider an email to be SPAM. Please follow the steps below so these important communications can reach you and your employees.

ACTION ITEMS

Send a message to your IT group requesting them to allow emails from the below IP addresses to pass through the company's mail server. If you do not whitelist at the IP level, please add @wageworks.com to your safe senders.

- 168.245.38.109
- 168.245.36.114
- 69.89.51.1
- 69.89.50.42
- 69.89.50.43
- 69.89.57.22
- 69.89.57.23
- 69.89.57.183
- 69.89.48.183

ADDITIONAL INFORMATION

- Communications are sent to email addresses provided by the employer or extracted from the WageWorks systems of record.
- WageWorks email communications are processed through "do not reply" email boxes. It is noted in the communications that responses sent to these email addresses will not be received, reviewed or otherwise processed. If you have questions about an email communication or need additional assistance, please contact your WageWorks Client Service Team.

BILLING FOR ADMINISTRATIVE FEES

RECEIVING INVOICES FROM WAGEWORKS

Monthly Administrative Service Fee Invoices (Healthcare Plans)

The administrative fee invoice you receive from WageWorks via email will contain detailed remittance instructions, based on the payment method outlined in your contract.

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

Daily Funding Invoice Notices – FSA, HSA, HRA and Commuter

- WageWorks issues payments on the WageWorks bank account
- WageWorks issues participant payments daily
- Funds Requests are available on the WageWorks Client Command Center (CCC) daily, based on activity
- Employer funding contact receives a daily email when the Funds Request is available
- Funding is pulled from the Employer bank account on the next business day
- Funding for all products is on the single Funds Request
- Client accounts are reconciled, annually, within 180 days after the plan year ends
- Funding reports are available daily, Monday through Friday, on the WageWorks Employer website the first business day of the calendar week.
- 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

Reimbursement Features – FSA, HSA, HRA and Commuter

- Participants and dependents can use debit cards, if applicable.
- Check payments are secured by a Positive Pay feature for fraud protection.
- Checks are valid for 180 days from the issue date.
- Checks over 180 days are stale- dated, quarterly, and funds are returned to the client.
- Payments issued by check, cards and/or direct deposit and HSA contributions are consolidated into a single, daily amount due.

INVOICE REMITTANCE INSTRUCTIONS

WageWorks Tax ID No: 94-3351864

Pay by ACH Debit

- WageWorks should be added to your bank account filter immediately after signing your WageWorks contract.
- WageWorks will pre-note your bank account to ensure that we're able to debit fees.
- Administrative fees will be debited from your designated bank account under WageWorks' ACH Company Identification Number – be sure to communicate the following to your financial institution:
  - **1943351864**
  - **N943351864**

Pay by ACH Credit or Wire Transfer

- Please include the invoice number and your Employer ID in your payment addenda. If your Employer ID is unknown, please contact your WageWorks Client Service Team.
- Please include the account number in the Remitter Identifier 2 field.
- Send ACH credit or wire transfer payments to:
  - MUFG Union Bank, N.A., 350 California St., 10th Floor, San Francisco, CA 94104
  - Routing #122000496
  - Account #3120004386

WageWorks everyone benefits

WAGEWORKS FORM W-9

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
9 4 - 3 3 5 1 8 6 4

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 ▶ Colm Callan 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.

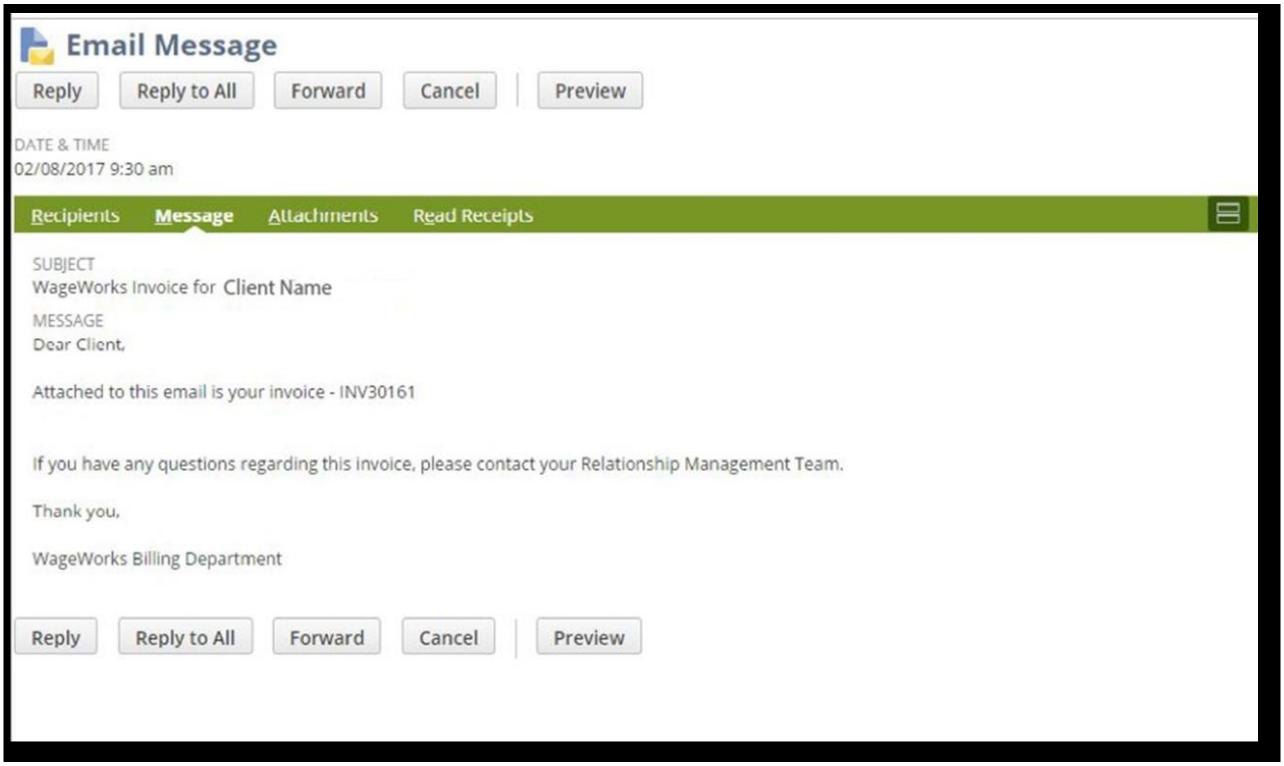
If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding? on page 2.

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)

SAMPLE Monthly fee invoice email.


Email Message

Reply | Reply to All | Forward | Cancel | Preview

DATE & TIME
02/08/2017 9:30 am

Recipients | Message | Attachments | Read Receipts

SUBJECT
WageWorks Invoice for Client Name

MESSAGE
Dear Client,

Attached to this email is your invoice - INV30161

If you have any questions regarding this invoice, please contact your Relationship Management Team.

Thank you,

WageWorks Billing Department

Reply | Reply to All | Forward | Cancel | Preview

SAMPLE Monthly fee invoice for payments to be made by wire, ACH, credit or check.

INVOICE

To:

WageWorks, Inc.
1100 Park Place, 4th Floor
San Mateo CA 94403
650.577.5200

Remit: Via Wire or ACH Credit to: MUFG Union Bank, N.A.Account# 3120004386, routing # 122000496.

Please include invoice # in your payment addenda, Account # in Remitter Identifier 2 field for ACH Credit payment. Please include Invoice # in your OBI and Account # in Remitter Identifier 2 field for Wire Payment.

Check Payment: WageWorks Inc P.O Box 45772, San Francisco, CA 94145-0772 Remittance should refer invoice number or tear portion of Invoice header to attach to check

Account #	Invoice Date
	3/16/2017
PO #	**Invoice #**
	INV77071
DUE DATE	**AMOUNT DUE**
4/15/2017	$50.00

Description	Participants	Fee	Amount
Line item description for product or services provided	1	50.00	50.00

SAMPLE Monthly fee invoice for payments to be made by wire, ACH or credit.

INVOICE

To:

WageWorks, Inc.
1100 Park Place, 4th Floor
San Mateo CA 94403
650.577.5200

Remit: Via Wire or ACH Credit to MUFG Union Bank, N.A.
Account #: 3120004386 Routing #: 122000496

Please include Invoice # in your payment addenda and Account # in Remitter Identifier 2 field for ACH Credit Payment.
Please include Invoice # in your OBI and Account # in Remitter Identifier 2 field for Wire Payment.

Log on to our employer website to view detailed invoice reports: employer.wageworks.com

Account #	Invoice Date
	2/7/2017
PO #	**Invoice #**
	INV30161
DUE DATE	**AMOUNT DUE**
3/9/2017	**$820.00**

Description	Participants	Fee	Amount
Line item detail for product or services provided	4	6.00	24.00
	23	32.00	736.00
	2	30.00	60.00

Total Amount Due **$820.00**