

Welcome to WageWorks

Dear Employer,

On March 1, 2013 your Aflac Flexible Benefits plan(s) will be transitioned to WageWorks. We have teamed with Aflac to make the transition as seamless as possible.

As a WageWorks client, you can expect innovative solutions and excellent customer service. And, we'll keep your plan in compliance so you can focus on your core business. With WageWorks you will gain access to exciting new tools that will make your flexible benefits program even more valuable to you and your participants.

Key transition processes and dates are outlined below. As we get closer to the transition date, we will provide you with instructions on how to access and manage your plan online through the use of our dedicated employer website, so you can begin using the features and reports that are available to you.

Key Mid-Year Transition Processes and Dates

Our goal is to keep you informed of key processes and dates specific to the mid-year transition of your FSA plan to WageWorks. These processes have been carefully planned with Aflac to provide the best experience for you and your participants.

▶ **Current Plan Year Account Balance Transfer**

In order to transfer your current plan year information and balances to WageWorks, a "freeze period" is necessary. Between March 1, 2013 and March 13, 2013, participants will not have access to their current plan year funds. On March 14, 2013 current plan year balances will be available for payments.

▶ **Claims and Debit Card Processing**

The transition period will be approximately two weeks. During this period participants will not be able to access the funds in their account. However, they will be able to continue to submit claims to WageWorks between March 1 and March 13. Beginning March 14, 2013 all claims submitted to WageWorks between March 1 and March 13 will be processed and the funds in the account will be available for payments.

▶ **New take care[®] Debit Card**

If your current plan includes the Aflac Now Card[®], **the last day that participants can use their Now Card is February 28, 2013.** It will be deactivated at 12:01 a.m. on March 1, 2013, regardless of the expiration date on the Card. During the first week of March, WageWorks will mail all participants and dependents a new flexible benefits debit card - the take care[®] Card. The cards will arrive in time for your participants to begin using them on March 14.

▶ **Participant communication is a critical component to the success of this transition**

We have created an participant informational letter that specifically addresses how participants will access funds and manage their account during the mid-year transition period.

We appreciate the opportunity to provide this valuable service to you and your participants. If you have any questions, feel free to reach out to your Aflac Associate for assistance.

Enhancements that you and your participants will enjoy with WageWorks' FSA

WageWorks New Features and Services

Key Benefits for You

- ▶ **Expanded Resources on the WageWorks Employer Site.** We are proud to offer you a secure website dedicated to assist you with your plan's administration. The website gives you the ability to log in to a secure site where you can view and download a variety of client reports.
- ▶ **Compelling Educational Materials.** New and powerful Open Enrollment materials that you can use at benefit fairs or throughout the plan year to promote the program – ask your Aflac Associate for a sample! Since we will be transferring your participants' balances midyear, enrollment forms will not be required at this time. We will provide you with a New Year Open Enrollment Kit approximately 60 days prior to the beginning of your new plan year.
- ▶ **Enhanced Card Functionality.** The new take care[®] Card provides maximum convenience because it is a single Card that can be used to pay for eligible expenses for all of the WageWorks benefits – Health Care, Dependent Care and Commuter. Best of all, the Card is provided at no additional charge.
- ▶ **Simplified Fees and Streamlined Billing.** You are billed a flat rate based on the participant count at the beginning of the plan year. No need to spend time reconciling your monthly fee and writing a check for routine monthly service fees.

Key Benefits for Your Participants

- ▶ **Enhanced Card Functionality.** The new take care[®] Card provides maximum convenience because it is a single Card that can be used to pay for eligible expenses for all of the WageWorks benefits – Health Care and Dependent Care FSA and Commuter – all the ease in a single Card! There is no need for cash or a personal credit card.
- ▶ **Mobile and Online Tools.** Even though participant benefits can be complex, you can count on WageWorks to make them easier to use. With our online claims feature, and the ability to submit receipts by smartphone (iPhone[®] and Android[®]), we make it more convenient for participants to monitor and manage their accounts.
- ▶ **Enhanced Participant Site.** The www.takecareWageWorks.com website has expanded account management options that allow your participants to have a more “hands-on” approach to their plan management.
- ▶ **Automated Claims Processing Notifications.** Participant education is a priority at WageWorks. As a result, we have automated claims processing notification available via text and email. No more guessing if a claim was received and processed. These notifications improve overall participant satisfaction and increased involvement with their benefit.

Comparison of the commonly used Aflac reports and the WageWorks reports available to you!

Aflac Commonly Used Reports	WageWorks Comparable Reports
<ul style="list-style-type: none"> ▶ Year-to-Date Analysis Report ▶ Check Register ▶ Annual Elections Verification Report 	<ul style="list-style-type: none"> ▶ Year-to-Date Report – on demand 24/7 ▶ On Demand online Check Register and Card Payments ▶ Enrollment Verification Report available online 24/7