

WageWorks FAQs - May 16 Version

Reference	FAQ Questions Associate Experience	FAQ Answers Associate Experience
	1. Can I use a template reimbursement Services Agreement (RSA) / Contract like the sample in the Associate Package for the Employers who are renewing onto the take care by WageWorks platform?	<ul style="list-style-type: none"> ▶ No, a sample/template RSA may not be used for renewing Employers. A prepopulated RSA will be sent to the Aflac Agent on record. ▶ For the July renewals, this will be sent by email to the Agent, and appropriate operational and support teams copied. ▶ Please reach out through your normal support channels if you have questions. ▶ Note that Employer with fees that are 'Aflac-Designated' or 'Waived' will be handled outside of the standard process, coordinated by the Aflac Sales Strategy team.
	2. How long may I continue to use an Aflac contract with my Employers?	<ul style="list-style-type: none"> ▶ An Employer will not be implemented on the take care by WageWorks platform without a fully executed WageWorks RSA.
	3. What if an Aflac contract is already signed and a new WageWorks RSA cannot be signed before the transition due dates for their plan year start?	<ul style="list-style-type: none"> ▶ A WageWorks RSA is critical as it includes the agreement from an Employer to transfer participant protected Health Information to WageWorks (Appendix A). Without the RSA being fully executed, the participant data cannot and will not be sent to WageWorks. ▶ If the correct RSA is not in place by the pertinent due date, the group may not migrate until October.
	4. When and how will I receive my Employer's RSA and who do I contact if I don't have it when I need it?	<ul style="list-style-type: none"> ▶ The July wave of renewal RSAs will be emailed from 'AflacRenewals@WageWorks.com' the night of May 16 or soon after. ▶ Escalate through your normal channels if you do not have it as expected – the WageWorks team will be working daily with Aflac Sales operations to manage the rollout. ▶ Note that Employers with fees that are 'Waived' or 'Aflac designated' will follow a different process and timing, led by the Aflac Sales Strategy team.
	5. What do I do if the Employer's RSA is wrong (the pre-populated fields for Employer name, fees etc) and how quickly will I receive a corrected one?	<ul style="list-style-type: none"> ▶ Please escalate through your normal channels to the Aflac Sales Operations team. ▶ The team will review Aflac's records and confirm with you. ▶ If a new WageWorks RSA is needed, the Sales Operations team will quickly coordinate with WageWorks to email a new RSA within 1 business day.
	6. What can I change on the Employers RSA in the negotiations, and how do I get approval /convey those changes?	<ul style="list-style-type: none"> ▶ Legal and business operations leadership at Aflac and WageWorks diligently crafted the RSA language such that it is able to be executed as a standard and unchanged document. ▶ Changes to the terms and conditions in the WageWorks RSA cannot be made. Any RSA submitted with changes will be returned to the Aflac Associate and a second execution of an unchanged RSA will be requested. <ul style="list-style-type: none"> • This is not a scenario that an Associate will want to go back to the Employer with so we ask that you heed this information and act accordingly. ▶ An Employer who does not want to execute on the WageWorks RSA is able to choose another FSA/Commuter vendor with their agent, though we have crafted the RSA such that this would not be necessary.
	7. What is my escalation process if the Employer insists on contract changes and the greater Aflac business is at risk?	<ul style="list-style-type: none"> ▶ Please escalate through your normal channels to the Aflac Sales Strategy or Operations teams.
	8. I was asked to collect and provide the Employer Finance Contact's email address. They do not have one that they want to provide for work purposes – what should I do?	<ul style="list-style-type: none"> ▶ The majority of the communications that go out to Employers from WageWorks are sent via email. ▶ If Employer will not provide an email address then the Associate will need to provide their email address as a substitute so that WageWorks is able to notify the associate on behalf of the employer. The Associate will then be responsible for communicating any information received via email regarding the plan to the Employer.
	9. I normally use electronic forms (M0138 and SRAs) in SNG. These are still in place and unchanged – can I continue to use them?	<ul style="list-style-type: none"> ▶ We would like for the WageWorks forms to be used however we do recognize that if an M0138 or current SRA form is sent in it will be honored through October 2012.

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	10. Who do I contact if I have questions about the RSA in general?	<ul style="list-style-type: none"> ▶ Your normal contacts for information in the field, as well as the support teams in Columbus GA have all been briefed on the RSA and the contents of the WageWorks portal specifically created for the Associates, and have a large number of FAQs at their disposal to refer to. ▶ If there is a legal or business term that you do not understand, then you are very welcome to contact the WageWorks Associate support team. ▶ Please see the Associate portal for contact information.
	11. What is the schedule/deadline for getting WageWorks RSAs submitted and what are the implications if we miss those dates?	<ul style="list-style-type: none"> ▶ The Employee data migration can NOT take place without the contract, so a contract not signed and activated the day before data conversion starts is not going to take place in the planned month.
	12. I explained to my Employer that reports were going to be available on the website, but they have requested the faxing continue as before - what's my next step?	<ul style="list-style-type: none"> ▶ The Employer Reports are not offered as faxes by WageWorks. ▶ The take care WageWorks employer portal is user friendly, very accessible, and provides easy to read & manage on demand reports 24/7.
	13. Who do I call to confirm that my client is fully and correctly transitioned so that I can confirm back to the Employer?	<ul style="list-style-type: none"> ▶ WageWorks will send reports daily to the Aflac Support teams that will confirm Employers that are fully set up. The people that normally support you will have access to these and be able to confirm when your RSA has been executed, and subsequently when your Employer has been set up. ▶ Please refer to the transition calendar so that you understand the earliest date that your employer and their participants could be set up; the transition of the data files is taking place over a specific number of days and an Employer will only be fully set up after the data files are moved. ▶ WageWorks will send out an email notification to the employer confirming the transition is complete.
	14. What steps should I take to help my Employer see that the FSA and/or Commuter plans have been transitioned correctly?	<ul style="list-style-type: none"> ▶ WageWorks will send out an email notification to the employer confirming the transition is complete. ▶ A valuable step would be to help the Employer compare the last Aflac year to-date report with the WW year-to-date report.
	15. Why does there have to be a claims freeze and does it affect Health Care FSA, Dependent Care FSA and Commuter?	<ul style="list-style-type: none"> ▶ A Claims/Card Spend freeze is necessary so that the correct participant balances can be sent to WageWorks. ▶ Cards and claims stop at Aflac. It then takes several days for card transactions to settle to the accounts. The data is then extracted and sent to WageWorks. ▶ WageWorks must then create all the accounts, and carefully validate that the Employer and employee profiles are all correct, as well as the account balances. ▶ To reduce the impact, new plan year balances will be made available as the plan year starts. Only the balances transitioning from the prior plan year will be subject to a claims freeze.
	16. As the Aflac Agent, Employer updates typically go to the Employer via me. Will this change at all with WageWorks?	<ul style="list-style-type: none"> ▶ WageWorks intention is to send out updates regarding Employer accounts to the associates in addition to the Employer.
	17. How does WageWorks typically handle industry, product and compliance updates to Agents, Brokers, Employers & Employees?	<ul style="list-style-type: none"> ▶ WageWorks sends out email notifications to all affected parties. If there is no email address on file WageWorks will send notifications out via mail.
	18. How do I handle Employers that insist on transitioning after October, as they only want to transition on their plan renewal date?	<ul style="list-style-type: none"> ▶ According to the agreement between Aflac and WageWorks, all business must be moved by October 2012.

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Reference	FAQ Questions Employer Experience	FAQ Answers Employer Experience
Preparation	1. How will an Employer understand the differences between the Aflac FSA and the WageWorks FSA, or Commuter?	<ul style="list-style-type: none"> ▶ The employer will be provided an Employer Brochure and a detailed Employer Step by Step transition guide that will highlight the key differences between the offerings. ▶ Additionally the employer will be provided an employee transition letter that clarifies the differences from the Employee perspective. ▶ A copy of these is provided as part of the Associate package.
Preparation	2. How should an Employer prepare for the transition, beyond executing the new contract and changing the funding process?	<ul style="list-style-type: none"> ▶ The employer will be provided an Employer Brochure and a detailed Employer Step by Step transition guide, as above. ▶ A key step would be to use the reports as indicated in the transition guide.
Preparation	3. How should an Employer (or the associate on their behalf) validate that WageWorks has the correct list of Employees?	<ul style="list-style-type: none"> ▶ Once the enrollments are received and processed, and Employer will receive email confirmation that will direct them to the website to review the Company Eligibility Report for verification of enrollment. ▶ Additionally the Employees will receive a welcome post card in the mail.
Contract / RSA	4. How will an Employer obtain a copy of their new contract or Reimbursement Services Agreement (RSA)?	<ul style="list-style-type: none"> ▶ The Aflac Agent will receive a pre-populated copy of the RSA that they will present to and review with the Employer. ▶ Additionally, after the signed copy is sent to WageWorks, the Aflac Agent will receive an email containing the PDFFD of the executed copy, which they may then provide to the Employer.
Contract / RSA	5. May an Employer stay with the Aflac FSA and/or Commuter program?	<ul style="list-style-type: none"> ▶ Employers that do not execute on a WageWorks contract with WageWorks will need to engage with an alternate vendor in partnership with their Aflac Agent. ▶ Aflac will not continue to administer FSAs and Commuter internally as the WageWorks solution is the new offering that Aflac provides for FSA and Commuter.
Online Portal	6. Can an Employer use the WageWorks FSA and/or Commuter program but keep their same contact points (their Agent, the same phone & fax numbers, the same website)?	<ul style="list-style-type: none"> ▶ Employers that use the WageWorks FSA and/or Commuter program will retain the same Aflac Agent relationship as they do today. ▶ The new WageWorks Employer support numbers and web portal address are in the Employer guide. ▶ A copy of these is provided as part of the Associate package.
Online Portal	7. How does an Employer log into the take care by WageWorks website & what login credentials are needed?	<ul style="list-style-type: none"> ▶ The Employer Step-by-Step transition guide will highlight the new resources that are available on the web. In addition, WageWorks will provide you with log in credentials and a website guide after the new plan year information has been received and updated.
Online Portal	8. What should an Employer do if they forget how to get into the take care by WageWorks website?	<ul style="list-style-type: none"> ▶ The employer contact will be able to follow the Lost Password log in process to obtain a new password for the employer take care by WageWorks website. ▶ The website is www.takecareWageWorks.com.
Funding	9. How does an Employer get help on understanding the new funding model better, or on completing the necessary tasks to start on the new funding?	<ul style="list-style-type: none"> ▶ Please refer to the Funding Option Quick Start guide to further understand the available funding models.
Funding	10. What happens if an employer does not complete all the necessary funding changes in time for the first of the month when the Employer is transitioned to WageWorks?	<ul style="list-style-type: none"> ▶ If the employer is unable to complete the required banking information/activities for the chosen funding method by the first of the month in which the plan year starts, the plan administration will be placed on hold and the participants will not be able to be reimbursed until all of the required data is received.
Funding	11. When is the new funding effective (exactly what date for what transition wave)?	<ul style="list-style-type: none"> ▶ The new funding option will take affect at beginning of the renewal or transition month.
Funding	12. What happens to the funding and the reimbursements cycles and activities while the employees are going through their claims freeze?	<ul style="list-style-type: none"> ▶ Any claim for a prior plan year (or current if transitioning mid-year) that is received during the transition freeze will be held until the plan becomes active, then the claims will be released for payment. ▶ Claims for the new plan year administered fully by WageWorks will be administered when the plan year starts.

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Funding	<p>13. If funding or fees are due from prior months, should it be sent to WageWorks or to Aflac?</p> <p>If there is a dispute regarding fees or funds paid to Aflac that has not been resolved yet, can that credit be carried over to WageWorks?</p>	<ul style="list-style-type: none"> ▶ All funding and fee requests received from Aflac need to be sent to Aflac. Only fees and funding request from WageWorks should be sent to WageWorks. ▶ Any fee disputes stemming from previous Aflac billings will need to be resolved with the Aflac finance team. No credits will be carried forward to WageWorks.
Funding	<p>14. What happens if an Employer does not want to have the fees provided by ACH debit and will not provide the bank details to enable ACH debit, or the bank does not permit this on the Employer's account?</p>	<ul style="list-style-type: none"> ▶ take care by WageWorks collects the fixed monthly fees via ACH debit. This approach significantly reduces the burden on the Employer to reconcile the fee billing and execute on the payment, every month.
Funding	<p>15. What happens if an Employer's fees are waived or paid by Aflac today?</p>	<ul style="list-style-type: none"> ▶ These are special cases that the Aflac Sales Strategy team is addressing. Aflac is able to waive FSA/Commuter fees because of a greater book of business. WageWorks is a separate entity and fees waivers of this nature no longer apply in the same way.
Fees	<p>16. What happens if the Employer does not pay the funding on time, as per the contractual language in the executed RSA?</p>	<ul style="list-style-type: none"> ▶ Funding requests should be forwarded to WageWorks as described in the RSA as per the funding options chosen. ▶ Late payments may affect future participant payments and cause the employer to be placed on hold with no payments being made until all outstanding payments are received.
Reports	<p>17. Who does the employer (or the associate on their behalf) contact if there is a problem with the fees?</p>	<ul style="list-style-type: none"> ▶ Fee questions should be directed to the take care by WageWorks Employer Service Support team at ClientServices@takecareWageWorks.com or at 888-342-3532.
Online Portal	<p>18. How does the Employer (or the associate on their behalf) obtain the faxed reports that they are used to receiving?</p>	<ul style="list-style-type: none"> ▶ All reports under the new funding options are available via the employer portal at www.takecareWageWorks.com.
Employee Care	<p>19. How does the Employer (or the associate on their behalf) let WageWorks know of a new Employee, just before, during and after the transition?</p>	<ul style="list-style-type: none"> ▶ The ER will need to complete the new WageWorks enrollment form and submit to WageWorks via fax. ▶ The form is available on the Employer Portal at www.takecareWageWorks.com. ▶ If the existing Aflac SRA form is completed and submitted to Aflac during the transition period, the form will be forwarded to WageWorks and processed.
Employee Care	<p>20. How does the Employer (or the associate on their behalf) let WageWorks know of one of the following just before, during and after the transition?</p> <ol style="list-style-type: none"> New Hire Terminated Employee Employee starting or ending Leave of Absence Employee with a Qualified Life Status Change 	<ul style="list-style-type: none"> ▶ The ER will need to complete the new WageWorks Change In Status Form and submit the form to WageWorks via the fax number indicated on the form. ▶ If the existing Aflac Change In Status form is sent to Aflac, it will be forwarded and processed during the transition period.
Employee Care	<p>21. How does WageWorks support communication about renewals and support Open Enrollment?</p>	<ul style="list-style-type: none"> ▶ WageWorks offers a variety of open enrollment materials online that can be downloaded for use as needed. Aflac Agents will have access to all of these materials for their Employers. ▶ For renewals after October 1, 2012, a step by step renewal kit will be emailed to the Associate approximately 90 days prior to renewal.
Employee Care	<p>22. Are the Employee forms going to change and if so when? For how long will old forms be accepted?</p>	<ul style="list-style-type: none"> ▶ Employers and Employees will be encouraged to use the new take care forms immediately. ▶ However, WageWorks will continue to receive and process Aflac forms during 2012.

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Employee Care	23. What is happening about the \$2,500 limit on Health Care FSA employee elections for next year?	<ul style="list-style-type: none"> ▶ Treasury (The IRS) has indicated we should wait for guidance. When guidance is released, WageWorks will issue a compliance briefing.
Employee Care	24. Will Employers with many employees be able to submit a spreadsheet of enrollments in place of the paper SRAs?	<ul style="list-style-type: none"> ▶ Yes, WageWorks supports and encourages enrollments in an agreed electronic format. ▶ Additional guidance on how to securely provide the spreadsheet will be provided shortly.
Funding	25. Will an Employer get Positive Pay with this new funding approach?	<ul style="list-style-type: none"> ▶ The positive pay feature is supported on the following funding options: Daily ACH debit, Daily ACH Credit, and Fast Forward. ▶ Positive pay is a security feature in which WageWorks informs the bank in advance the check number and amount that they should be expected to received once presented by the participant. Any combination of amount and check number not matching the previously supplied data will not be honored by the bank.
Funding	26. If an Employer prefers one of the other funding approaches other than the one presented as a good alternative, can the Employer change to that?	<ul style="list-style-type: none"> ▶ An Employer is able to chose any of the funding options that meets their needs.
Employee Care	27. If my employees SRAs were already sent in before I heard about this transition, what has happened with those?	<ul style="list-style-type: none"> ▶ If enrollments were sent to Aflac and processed by Aflac, the data will be transitioned to WageWorks prior to the start of the new plan year.

WageWorks FAQs

Reference	FAQ Questions Employee Experience	FAQ Answers Employee Experience
Communication	1. How and when will an Employee be made aware of the transition?	<ul style="list-style-type: none"> ▶ The initial employee notification process will be via the Aflac Agent and the Employer. A transition letter will be provided which clearly details the changes that will take place. ▶ A sample of the Participant Transition Letter has been provided.
Communication	2. How and when will an Employee be made aware of their enrollment being complete in the take care by WageWorks system?	<ul style="list-style-type: none"> ▶ A welcome post card will be mailed to the participant. ▶ Additionally a debit card will be mailed to the participant, if their Employer has selected a debit card option. The debit cards are sent in a plain white envelope, so participants should take care not to throw these away by accident.
Call Center	3. What number should a participant call for support during their transition?	<ul style="list-style-type: none"> ▶ In the following cases, WageWorks does not yet have the Participants' details in the take care by WageWorks system, and so cannot verify identity or answer questions <ul style="list-style-type: none"> • Before their transition starts call (800) 323-5391 Aflac Benefit Services. • Once their transition letter has been received, call (800) 323-5391 Aflac Benefit Services. • During their transition, call (800) 323-5391 Aflac Benefit Services. ▶ When their transition is complete, participants should call 800-950-0105 to reach the take care by WageWorks team.
Online Account	4. Will the take care by WageWorks participants have access to an online account?	<ul style="list-style-type: none"> ▶ Yes, after the transition is complete, a participant may establish a secure online account at www.takecareWageWorks.com. ▶ Some online account features include access to Online claims submission, Account balances, claim forms, debit card transactions. Additionally a participant can sign up online for direct deposit, text and email notifications of claims processing, change of address and more.
Claims	5. What are the claims freeze dates for July 1, August 1, September 1, October 1 & what dates will any debit cards stop working?	<ul style="list-style-type: none"> ▶ This will be presented on May 16.
Claims	6. How can a participant access their FSA funds during the claims freeze dates?	<ul style="list-style-type: none"> ▶ If you have an election for the new (2012) plan year you can access your account with your take care debit card or by submitting claims for reimbursement. ▶ If you have a balance remaining on your old (2011) account will have access to your account funds again as soon as the claims freeze has ended.
Claims	7. What if a participant sent a claim to AFLAC just before the transition and it was not processed?	<ul style="list-style-type: none"> ▶ AFLAC will forward all unprocessed claims for the old (2011) plan year to take care by WageWorks for processing and disbursements will be processed after July 12, for the July 1 transition clients. This will be approximately Day 12 of the month for the remaining transition months - exact dates will be published shortly.
Claims	8. What if a participant uses an Aflac claim form to send a claim to take care by WageWorks	<ul style="list-style-type: none"> ▶ Claims will be able to be processed faster on a take care claim form sent directly to WageWorks. ▶ However, for a number of months during 2012, Aflac will forward to WageWorks, all claims that are received by them and should be redirected.
Call Center	9. Where should questions about claims, reimbursements & checks that were processed before the transition be directed, if these questions come up after the transition?	<ul style="list-style-type: none"> ▶ These calls should be directed back to the Aflac support team at (800) 323-5391 Aflac Benefit Services
Call Center	10. Where should questions about claims, reimbursements & checks for the new (2012) plan year be directed?	<ul style="list-style-type: none"> ▶ (800) 950-0105 take care by WageWorks ▶ For convenience, participants can view claims status in their online account 24/7, or sign up for text or email notifications indicating that claims have been processed
Mailing Address & Fax Number	11. What are the Mailing Address and Fax numbers for take care by WageWorks?	<ul style="list-style-type: none"> ▶ Both claim forms and the online claim feature are available from the participant's online account at www.takecareWageWorks.com ▶ Mailing Address: take care by WageWorks PO Box 14054 Lexington KY 40512 ▶ Fax: (877) 782-8889
Email Address	12. What is the Claim Email Address for take care by WageWorks?	<ul style="list-style-type: none"> ▶ Instead of a claim email address, take care by WageWorks provides a highly convenient online claims wizard within the Employee online account at www.takecareWageWorks.com. ▶ A scanned or clearly photographed copy for the documentation can easily enable a claim to be electronically submitted, and provides a faster & easier solution that emailed claims.

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Reference	FAQ Questions Employee Experience	FAQ Answers Employee Experience
Forms	13. Do participants need to do anything with additional document such as Letter of Medical Necessity, Prescriptions, and Power Of Attorney documents that had been submitted to Aflac?	<ul style="list-style-type: none"> ▶ Participants will need to re-submit these to take care by WageWorks.
Forms	14. How will a Participant obtain take care by WageWorks forms?	<ul style="list-style-type: none"> ▶ The participant forms are provided online at www.takecareWageWorks.com.
IVR	15. What is the IVR number for participants at take care by WageWorks and what identifying information is needed?	<ul style="list-style-type: none"> ▶ (800) 950-0105 is the one number that all participants should call for take care by WageWorks ▶ To proceed through the IVR, the participant will need to enter: <ul style="list-style-type: none"> • The 9 digit SSN of the account holder AND • First time users will be prompted to provide their data of birth and create a PIN.
Direct Deposit	16. Will the Direct Deposit information for the participants in the Aflac system be transferred to WageWorks?	<ul style="list-style-type: none"> ▶ Yes, all direct deposit information at Aflac is being transitioned to WageWorks. ▶ Participants should go online to their take care by WageWorks account to validate their direct deposit information.
Card	17. How is the take care debit card different from or similar to the Aflac Now card?	<ul style="list-style-type: none"> ▶ The take care debit card is able to have all the FSA and Commuter accounts loaded onto it. ▶ It has no PIN number. ▶ The card is automatically activated when it is first swiped to pay for eligible items or services. The eligible expenses and places that the card may be used are similar, as these are governed by IRS rules. Similarly, the need to review receipts or other documentation and the possible suspension of the card if valid documentation is not provided, are also governed by IRS rules.
Card	18. Does Grace Period and Run Out work on the take care debit card?	<ul style="list-style-type: none"> ▶ During the 2 ½ month grace period both the new and any prior year balances are available on the take care card. ▶ Balances will not be available for the transitioned run out funds only, where the old plan year ended on the Aflac platform. To use these funds up during run-off, a participant must submit claims.
Card Suspension	19. How will a participant understand the take care by card suspension process and how to address suspensions?	<ul style="list-style-type: none"> ▶ The card use communication includes the required dates along with a description of the card transaction verification process. ▶ The participant will also receive email communication on any outstanding transactions and the required substantiation details needed if a valid email address is provided within their online account. ▶ Further information is available at www.takecareWageWorks.com.
Card Suspension	20. If a participant has multiple accounts on their card (Health care FSA, dependent Care FSA and Commuter, for instance) will every account be suspended if the card is suspended?	<ul style="list-style-type: none"> ▶ Yes – if a card is suspended because verification has not been provided in a timely manner, then debit card usage for all accounts will be suspended. ▶ The participant may submit documentation and valid receipts via online claims, by fax, or by mail, as well as repaying the account. ▶ To learn more about how the health care, dependent care and commuter accounts work on the take care debit card, a participant can review the online help at www.takecareWageWorks.com.
Expenses	21. How will a participant understand what the eligible expenses are for the FSAs, and whether a Prescription (Rx) or a Letter Of Medical Necessity (LOMN) is needed?	<ul style="list-style-type: none"> ▶ Online at www.takecareWageWorks.com, the participant may review a list of eligible expenses, as well as annotations indicating whether an Rx or a LOMN is needed. ▶ Please note that at WageWorks, a LOMN is not accepted as a substitute for an Rx.
Other	22. What will WageWorks do with card receipt requests forms and repayment checks sent to WageWorks in error, for card transactions that took place prior to the transition/claims freeze?	<ul style="list-style-type: none"> ▶ WageWorks will send these back to Aflac.
Other	23. Are there other WageWorks call center numbers for participants?	<ul style="list-style-type: none"> ▶ The WageWorks family of companies has a number of website addresses and corresponding numbers. ▶ It is important to focus all our constituents to the www.takecareWageWorks.com portal, and for participants, to the (800) 950-0105 support number.

WageWorks FAQs

Reference	FAQ Questions RSA (Contract)	FAQ Answers RSA (Contract)
	1. What should I do to manage this RSA?	<ul style="list-style-type: none"> ▶ Associate will receive email from Aflac Renewals. ▶ Associate will receive one email for each client based on plan end date of 6/30/2012 and Employer Paid. ▶ Prior to meeting with Employer, Associate should click on PDF file to view document and confirm the following: <ul style="list-style-type: none"> • Employer Name, Employer EIN and AFLAC ID • Terms (# of Eligibles, Pricing, Monthly Minimum Fee) ▶ Associate should print document to review and complete with Employer and have Employer sign. ▶ Once completed and signed Associate should fax back including cover sheet and all pages of contract. ▶ Key areas to be completed are as follows: <ul style="list-style-type: none"> • Elect Funding Option (pg. 5) • Elect Payment Card Services, if applicable, by initialing (pg. 6) • Elect Grace Period services, if applicable, by initialing (pg. 6) • If electing grace period, complete options for URM and/or DDC in Appendix F (pg. 18) • Complete Banking Information in Exhibit G (pg. 19) • Sign the document.
Section I.A.(3)	2. WageWorks requires Employer and Employee application and enrollment information at least 30 days prior to the effective date of Plan participation. What are the impacts of this information being provided to WageWorks after the 30 day deadline?	<p>If the information Employer and/or the Employee application/enrollment information is received less than 30 days prior to the effective date of Plan participation, then</p> <ul style="list-style-type: none"> ▶ The plan may not be established by the effective date, although WageWorks will make best efforts to do so. ▶ The participants may not be enrolled in the plan by the effective date, although WageWorks will make best efforts to do so. ▶ Reimbursements may not be able to be administered by the effective date of the plan. ▶ Debit cards may not be mailed to the participants by the effective date of the plan ▶ Once the plan is established, claims incurred from the start of the plan year will be able to be submitted for reimbursement. ▶ Note that an outcome may be that the Employer is not transitioned until October – please make every effort to obtain a correctly executed RSA in the correct timeframe.
Multiple references	3. Written notifications and written communications are referred to throughout the RSA. Does this include email?	Where the WageWorks RSA refers to written communication, note that this includes email and secure web based messaging, including reporting. Timely and convenient electronic communications channels, rather than paper fax and mailed communications, are the norm within the take care by WageWorks service offering.
Section II.C	4. The RSA states that the Employer’s responsibilities include handling participant claims appeals. What is the Employer’s responsibility here?	The plan document names the employer as the plan sponsor and responsible party for claims adjudication. During a discussion with an Employer regarding a claim that has been appealed, this step may be necessary: The Employer may need to seek legal counsel to review the Flexible Benefit Plan Document, as amended and Summary Plan Description, as amended to determine the types of expenses that are allowed to be paid as qualified expenses under this Agreement.
Section VII (2)	5. The Agreement is governed by and construed in accordance with the laws of the State of California. How do we handle requests for changes to that?	WageWorks only contracts under CA, NY or DE law, and cannot accommodate requests for other states.
Appendix C (1.c)	6. The RSA clarifies that there are additional fees associated with additional services. This will be a change to what the Employers are used to. How can we best convey this?	In practice these requests are rare, but fulfilling them when they arise does entail significant cost. The fees documented are minimal, and are intended only to cover costs.

WageWorks FAQs

Reference	FAQ Questions RSA (Contract)	FAQ Answers RSA (Contract)
Appendix C 1.d)	<p>7. The RSA states that the monthly fee will be constant each month, and will be based on the number of participants at the start of the year (changed only if the participant count increases by more than 10%)</p> <p>Why is this approach being used?</p>	<p>A monthly service fee that is constant reduces the administrative burden on the Employer with regard to efforts to reconcile and amend each month. A change will only be made if there is a significant increase in participant counts.</p> <p>Because a terminated participant retains access to their account for the remainder of the plan year, both to review their tax-related information and to submit claims incurred during their employment, the monthly fee does not decrease during the year as there is not a reduction in administration costs</p>
Appendix C 1.d)	<p>8. The RSA states that the billing and collection of service fees for private sector Employers is by ACH debit.</p> <p>What are my next steps if the Employer does not agree to this?</p> <p>What are my next steps if Aflac is covering the waived fees?</p>	<p>The ACH debit method of payment of monthly service fees for private sector employers is not optional. Please explain the benefits of the reduced administrative burden on the Employer. Liken them to banking fees debited by banks against business bank accounts, or a business charge card's annual fee being automatically applied. The fact that the fee is now constant aligns conveniently with this new payment method.</p>
	<p>9. May this RSA be amended / redlined for my groups, as it is slightly different from the Aflac RSA?</p>	<p>The WageWorks RSA has been carefully reviewed with multiple business, operations and legal teams within Aflac, and has been accepted as a strong and beneficial agreement for Aflac's groups. As such, Aflac supports WageWorks requirement that the RSA not be amended or redlined in any way. This streamlining of the variability in service provision is what enables highly advanced and robust capabilities to be offered to every group, which is our desire.</p>