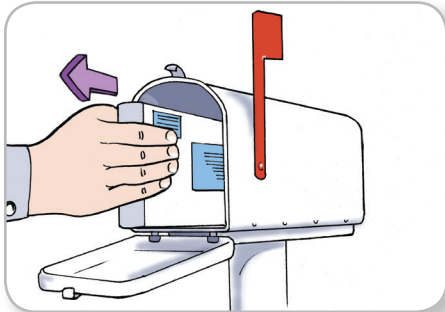


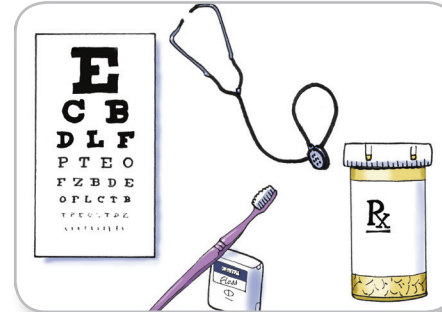
Using Your Spending Accounts by WageWorks Debit Card



1 Look for your Debit Card Welcome Kit in the mail.



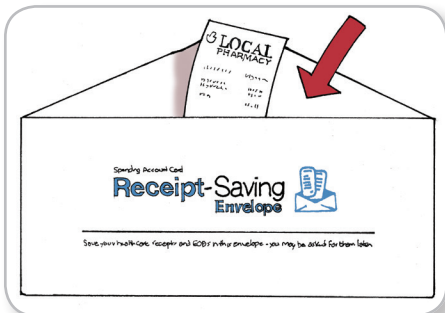
2 Call the number on the front of the card to activate it. Remember to sign your card.



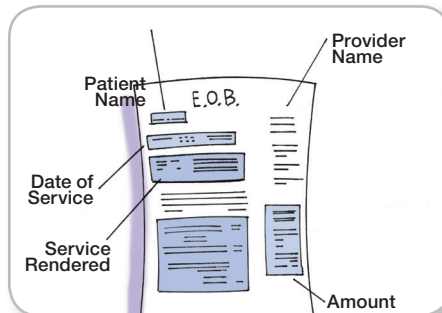
3 Use your card at eligible healthcare providers, like your doctor, optometrist, pharmacist, dentist.



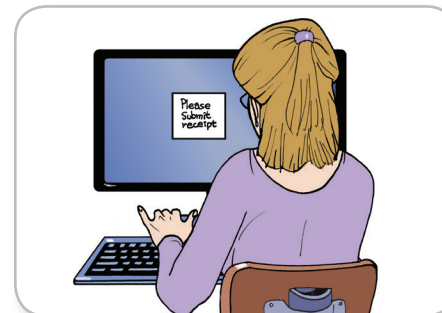
4 Swipe your card like you do with your bank card.



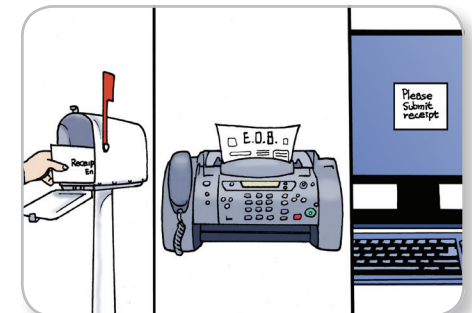
5 Keep your receipt. You may be required to show proof that your purchase was for an eligible healthcare expense.



6 Your receipt must have all the information noted above. If it does not, ask the provider for a written receipt.



7 If an expense requires validation, you will receive an email or letter requesting a copy of the receipt.



8 Mail, fax or upload receipts online. Be sure to attach the request letter.

Questions? Visit www.SpendingAccounts.info and click "How Your Spending Account Card Works."

Expense eligibility is defined by your employer's benefit plan.