



There's a simpler way to keep your company healthy.

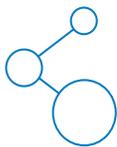
Flexible Spending Accounts (FSAs)

People want options. They want the opportunity to choose what's right for them. And when it comes to spending their money, you can be certain they have an opinion. Giving them that freedom is one of the reasons you provide FSA benefits in the first place.

To give them the best program at the best price, you need an FSA that fits. So whether it's a healthcare or dependent care FSA, it's capable of adapting to your employees' needs and evolving with your organization.

We own the platform. So the flexibility part is up to us.

The big difference between WageWorks and other FSA providers is that we developed our own platform. Because it's ours, we can make sure it works the way you need it to.



A WageWorks FSA adapts to your program, your requirements and to regulatory change



It offers the innovative options people want, so more employees sign up



It's configurable and fits your plan, not our plan for you

Our competitors—the banks and payroll companies—use someone else's platform. They aren't as invested as WageWorks, and because they don't hold the keys to the system, they aren't as responsive to change.

Easy for employees, less work for you.

The more helpful you make things for people, the more likely they are to use them—and the less likely they are to call you with questions. That's why WageWorks' FSA tools and apps are designed to be as simple as your smartphone.



Point and Pay

Check balances, upload receipts, pay providers and submit expenses from anywhere, on any device.



Offer Options

Employees can choose to pay themselves, pay with a card, or pay their provider or carrier directly, creating a more engaging and effective program.



Pick and Process

Pick a claim, pick a payment and confirm the request. It's three simple clicks on one simple site

We also give you an employer portal that streamlines access and simplifies account management. So not only is your FSA simple for people to take care of on their own, it won't consume your day with administrative burdens or policy hassles.

We not only write our own rules, we influence legislation.

When it comes to flexible spending accounts, WageWorks is an industry pioneer—instrumental in getting the \$500 carryover provision passed and influential over legislation and regulation. This experience allows us to:

- Interpret and adjust to current and future policies
- Collaborate and shift your program as your strategy evolves
- Offer turnkey communications materials to drive adoption and engagement
- Help your employees make the most of their dollars

WageWorks knows the changes on the horizon, so we can help you get ready.

One more thing. And by that, we mean one, total solution.

If you're working with different vendors to offer FSAs, HSAs, Commuter programs, COBRA packages and other benefits employees want and need—any savings you're seeing could be outweighed by the time you're investing.

When you work with WageWorks, your Consumer-Directed Benefits fall under one program. One plan to manage. One number to call. It's a simple, connected experience for employees and an integrated, easy-to-manage solution for you.

For more information, or to contact a WageWorks FSA expert, visit [wageworks.com](https://www.wageworks.com).