

# Let's Get Started

## IMPLEMENTATION KIT

This kit includes the following information:

- Summary of Transition Activities
- Employer Support
- COBRA & Direct Bill Features
- Email "White list" Instructions
- Frequently Asked Questions

# LET'S GET STARTED

## Welcome to your new COBRA & Direct Bill Platform!

WageWorks has prepared this “Client Checklist” that will assist you during the transition and implementation process. Over the next several weeks, a number of activities including plan setup based on your program requirements and client account setup on the WageWorks employer portal will be completed. The transition process usually requires ninety (90) days to complete.

For assistance during the transition and implementation process, your Relationship Manager is available to support your efforts.

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

## Summary of Transition Activities

| 90 - 60 Days Prior to Go live      |   | Owner            |
|------------------------------------|---|------------------|
| <b>Project Kick-off</b>            | Your Relationship Manager will be in contact within a week of the kick-off date to schedule a project kick-off & process review meeting.  | <b>Client</b>    |
| <b>Communication Materials</b>     | Access communications and resource material for this transition by visiting <a href="http://www.wageworks.com/WW-COBRA19/transition/">www.wageworks.com/WW-COBRA19/transition/</a> .                            | <b>Client</b>    |
| <b>Product Training</b>            | Join one of our live educational webinars by visiting <a href="http://www.wageworks.com/WW-COBRA19/support/">www.wageworks.com/WW-COBRA19/support/</a> .  | <b>Client</b>    |
| <b>Employer Plan Setup</b>         | Gather, configure and audit Employer Setup details on WageWorks COBRA and Direct Bill.  | <b>WageWorks</b> |
| 60 - 30 Days Prior to Go Live      |   |                  |
| <b>Participant Data Transition</b> | Extract, import and audit participant account details on WageWorks COBRA and Direct Bill.   | <b>WageWorks</b> |
| <b>Participant Welcome Letter</b>  | After employee demographic information has been loaded into WageWorks COBRA and Direct Bill, your participants will be notified of the upcoming change in platform and provided a Participant Experience Guide. | <b>WageWorks</b> |

| <b>30 Days Prior to Go Live</b>                |  |                               |
|--|--|-------------------------------|
| <b>Inbound Files Development &amp; Testing</b> | <ul style="list-style-type: none"> <li>• Inbound File Specification and review meeting.</li> <li>• Development and testing of new Inbound file, if needed for migration.</li> </ul>  | <b>Client &amp; WageWorks</b> |
| <b>Employer Setup Audit</b>                    | Review and sign-off on client setup options, plans and rates.  | <b>Client</b>                 |
| <b>Participant Invoicing</b>                   | Participants will be sent the first monthly invoice.   | <b>WageWorks</b>              |
| <b>Web Portal Access</b>                       | <ul style="list-style-type: none"> <li>• Download the Employer Site Guide by visiting <a href="http://www.wageworks.com/WW-COBRA19/support/">www.wageworks.com/WW-COBRA19/support/</a>.</li> <li>• Expect an email with a link to your client account, user name and password.</li> <li>• Log in and get familiar with the web portal.</li> </ul>  | <b>Client</b>                 |
| <b>7 Days Prior to Go Live</b>                 |  |                               |
| <b>New Participant Data Blackout Period</b>    | <ul style="list-style-type: none"> <li>• Inbound Files – No inbound files should be sent. If file is received, the file will exception out and the vendor will receive a notification.</li> <li>• Website – Access to adding a new participant via the WageWorks Employer site will be disabled. New participant data will need to be held and entered into WW COBRA and Direct Bill once access is provided.</li> </ul> | <b>Client &amp; WageWorks</b> |

## Employer Support

We're here to help when you need us. Our client services team is available Monday through Friday from 7 a.m. to 7 p.m. Central Time, excluding holidays.

Website: [www.wageworks.com/WW-COBRA19/](http://www.wageworks.com/WW-COBRA19/).

For additional questions and support, please contact your Relationship Manager.

### LIVE WEBINAR DEMONSTRATIONS

Get acquainted with the client website by joining one of our upcoming webinars. Select one of our live webinar sessions, and get ready to experience the tools, reports and resources available at your fingertips through our proprietary system.

Tuesday and Thursday at 1 p.m. Central Time

Enter the webinar through our website at [www.wageworks.com/WW-COBRA19/support/](http://www.wageworks.com/WW-COBRA19/support/).

At this time, we are limited to 125 webinar seats. If a session happens to be full, please join us on another day.

## COBRA and Direct Bill Features

When your account with us is up and running, you can enjoy additional service features that enhance the client and participant experience.

### CLIENT SERVICES

- 24/7 access to the client website
- Real-time activity tracking and case management
- Automated and enhanced reporting, including compliance reports
- Ability to mask Social Security numbers on reports
- Processing reporting sent to multiple individuals
- Automated plan conversions
- System supports multiple tiers and rates tables
- Member-level rating automation and rate change functionality (small group solution)
- Various levels of security with our system (full access, read-only, etc.)
- Tracking process for dependents who age out of your plan
- Ability to adjust Direct Bill rates each month
- Retroactive billing
- Cost-effective and robust open enrollment services
- Multiple severance methodologies
- Weekly client training webinars

### PARTICIPANT SERVICES

- Mobile account access and management
- 24/7 access to the participant and mobile websites
- Same username and password for participant and mobile websites
- Real-time and future, scheduled payments (no charges are passed to participants who pay via ACH)
- Immediate online elections, including open enrollment and member-level rated plans
- Real-time activity tracking and case management
- View notices in real-time
- Online access to Summary of Benefits (SBCs) and Summary of Plan Descriptions (SPDs)

## 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.

## Onboarding Questions and Answers

A complete listing of frequently asked questions (FAQs) is available by visiting [www.wageworks.com/WW-COBRA19/faqs](http://www.wageworks.com/WW-COBRA19/faqs).

If you are not able to access the link above, please visit [www.wageworks.com/WW-COBRA19/](http://www.wageworks.com/WW-COBRA19/) and click on *FAQs* in the top menu to view the complete listing of FAQs.

## Sample Communications

A copy of all communications is available by visiting <http://www.wageworks.com/WW-COBRA19/support/>.

Form **W-9**  
 (Rev. October 2018)  
 Department of the Treasury  
 Internal Revenue Service

**Request for Taxpayer  
 Identification Number and Certification**

► Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

**Give Form to the  
 requester. Do not  
 send to the IRS.**

**1** Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.  
**Wageworks, Inc. & Subsidiaries**

**2** Business name/disregarded entity name, if different from above

**3** Check appropriate box for federal tax classification of the person whose name is entered on line 1. 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:** Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its 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.) See instructions.  
**1100 Park Place , 4th Floor**

**6** City, state, and ZIP code  
**San Mateo, CA 94403**

**7** List account number(s) here (optional)

Requirer's name and address (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 instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

**Social security number**

|  |  |  |   |  |  |   |  |  |  |
|--|--|--|---|--|--|---|--|--|--|
|  |  |  | - |  |  | - |  |  |  |
|--|--|--|---|--|--|---|--|--|--|

**OR**

**Employer identification number**

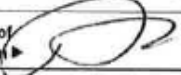
|   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|
| 9 | 4 | - | 3 | 3 | 5 | 1 | 8 | 6 | 4 |
|---|---|---|---|---|---|---|---|---|---|

**Part II Certification**

Under penalties of perjury, I certify that:

- 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
- 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
- I am a U.S. citizen or other U.S. person (defined below); and
- 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 for Part II, later.

**Sign Here** Signature of U.S. person ►  **Paul Lieu, VP Tax and Finance Strategy** Date ► **11/2/18**

**General Instructions**

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

**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*, later.