

COMMONWEALTH OF VIRGINIA  
FLEXIBLE BENEFITS PLAN  
2012-2013 CONFIRMATION NOTICE

DOE, JANE F  
PARTICIPANT ADDRESS  
CITY ST 99999

WL# WL99

SSN xxx-xx-6789

Please carefully review all information below:

This is to confirm that Fringe Benefits Management Company, a Division of WageWorks has received your enrollment request. Please verify the per-pay deduction amount shown here and check to ensure that your payroll deductions match these amounts. If the amount is incorrect or if you have any questions, contact your agency Benefits Administrator.

<b><u>Reimbursement Account</u></b>	<b><u>Per-Pay</u></b>	<b><u>Annual</u></b>
Dependent Care Reimbursement Account	\$0.00	\$0.00
Medical Expense Reimbursement Account	\$0.00	\$0.00

Your Flexible Benefits Program Sourcebook is important for using and understanding your coverage. Please be sure to obtain a copy. It will be available from your agency's Benefits Administrator and on the DHRM Web site at [www.dhrm.virginia.gov](http://www.dhrm.virginia.gov)

If you have any questions about your benefits, please contact:  
FRINGE BENEFITS MANAGEMENT COMPANY, A DIVISION OF WAGeworks  
8 AM - 8 PM ET, MONDAY - FRIDAY  
1-855-428-0446

Please visit [www.wageworks.com](http://www.wageworks.com) to view account information, download forms, and e-mail customer service.

We take great pride in serving your benefit needs!

**From:** ServiceNotice@wageworks.com  
**Sent:** Wednesday, June 13, 2012 7:27 PM  
**To:** Gwen Bryant  
**Subject:** Welcome to WageWorks - Open now for your FSA QuickStart Guide



Dear WageWorks Account Holder:

Congratulations on enrolling in your Flexible Spending Account (FSA) program for health care, dependent care, or both. Your FSA is sponsored by your employer and brought to you by WageWorks. WageWorks makes saving money with your account easy and convenient. To get started, all you need is your *QuickStart Guide*.

The Guide gives you how-to information on paying for eligible expenses from your FSA, getting quick reimbursement, and tracking your account balance and payments, plus tips on making the most of the program. To start putting your FSA money to work, just click the link below to download your Guide in PDF electronic format.

**[Click here for your QuickStart Guide.](#)**  
PDF format requires Acrobat Reader; get it free [here](#).

**Questions?**  
For questions or help with your account, call 855-428-0446 Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.

Once more, welcome to WageWorks. We look forward to serving you.

Sincerely,  
WageWorks

PE-301-FSA-QS-S-FBWW

## QuickStart Guide

## Your Flexible Spending Accounts

### Includes:

- ▶ Your FSA: The Essentials
- ▶ Managing Your Account
- ▶ Using Your FSA Dollars

### Welcome to WageWorks.

Your FSA program is sponsored by your employer and brought to you by WageWorks — the nation's leading provider of consumer-directed savings and spending accounts.

### Register for an online account now!

If you haven't registered online yet, please do so today — to register, just visit [www.wageworks.com](http://www.wageworks.com) and click "Register with WageWorks now!" You'll need to verify your employee status, confirm your contact information and create a user name and password.

### Questions? Ask us.

If you have any questions or concerns, you can talk to a trained expert to learn more about the program. Just call 855-428-0446 Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.

### Download the EZ Receipts™ mobile application.

Use your smartphone to file claims and take care of your account paperwork from anywhere. Go to [www.wageworks.com/aboutmobile](http://www.wageworks.com/aboutmobile) to learn more.

[www.wageworks.com](http://www.wageworks.com)

### Welcome to WageWorks.

## Start Saving. Here's How.

Congratulations on enrolling in a health care and/or dependent care Flexible Spending Account (FSA) sponsored by your employer and brought to you by WageWorks.

Your FSA is a great way to save on hundreds of eligible expenses like prescriptions, copayments, Over-the-Counter (OTC) items and child and elder care.

Ready to get started? This short guide will show you how.



### Your FSA: The Essentials

Your FSA is governed by IRS regulations that detail who is eligible to use the account and where and how the money in it is to be used. Your FSA was designed to be simple. To keep it that way, it's important to comply with the IRS regulations that govern the program. The following guidelines will help you avoid any inconvenience.

- ▶ **Make sure account funds are only spent on those who are eligible.** Typically, those eligible are you, your spouse and your eligible dependents.
- ▶ **Know what expenses are eligible.** Log into your account at [www.wageworks.com](http://www.wageworks.com) for a list of your employer's eligible health care and dependent care expenses. Generally, eligible health care expenses include services and products that are medically necessary to treat a specific condition. Dependent care expenses typically include care provided for your qualifying child (under age 13) or other qualifying dependent incurred so you can work.
- ▶ **Keep your receipts.** Save receipts that describe exactly what you paid for. Make sure the amount and service date – not the payment date – are included.
- ▶ **Get a prescription from your doctor.** To use your account for Over-the-Counter (OTC) drugs you'll need to get a prescription from your doctor. If you use a WageWorks® Health Care Card (Card), you can use the Card for prescribed OTC drugs, but they must be filled and purchased as a prescription at the pharmacy counter. Alternatively, you can pay for the item out-of-pocket and then use the online or paper Pay Me Back Claim form or your smartphone to submit your receipt along with the prescription to WageWorks for reimbursement.
- ▶ **Watch where you shop.** If using the Card, shop only at general merchandise stores or pharmacies that have an industry standard (IIAS) inventory system in place. Visit [www.sigis.com](http://www.sigis.com) for the most updated list of approved merchants. The Card should decline if the merchant is not approved.
- ▶ **Verify all of your Card transactions.** If a transaction is not automatically verified at checkout, you will be notified by email or upon login to your account. Failure to verify an outstanding transaction will result in Card suspension. If your Card is suspended, it will not be reinstated until all outstanding transactions are verified.
- ▶ **Register for an online account at [www.wageworks.com](http://www.wageworks.com).** When you register online and provide a current email, you ensure that you will have 24/7 access to your account and will be automatically signed up to receive important updates and alerts. You also must have an account to use the mobile app and take advantage of features like Upload Receipts for online claims and Card usage requests.
- ▶ **Keep track of your FSA account balance.** Plan ahead to make sure you spend the full amount before your plan year ends — otherwise you'll forfeit the remaining balance.



## Managing Your Account

You can manage and check up on your account through WageWorks online or over the phone. The “Statement of Activity” page online details all your account activity and will even alert you if any Card transactions are in need of verification.

For the latest information, visit [www.wageworks.com](http://www.wageworks.com) and log into your account 24/7. In addition to reviewing your most recent FSA activity, you can:

- ▶ Update your account preferences and personal information.
- ▶ View your transaction and account history for current and past plan years.
- ▶ Schedule payments to health care and dependent care providers.
- ▶ Check the complete list of eligible expenses for your FSA program.
- ▶ Order additional WageWorks® Health Care Cards for your family.
- ▶ Manage your account while on the go via the WageWorks mobile website.
- ▶ Download the EZ Receipts™ app so that you are able to file claims and take care of Card use paperwork from your smartphone.

## Using Your FSA Dollars

When you pay for an eligible health care or dependent care expense, you want to put your FSA account to work right away. WageWorks gives you several options to use your money the way you choose.

### Using your WageWorks Health Care Card

Use your WageWorks Health Care Card (Card) instead of cash or credit at health care providers and pharmacies for eligible services, goods and prescriptions. You can also use the Card at general merchants and drug stores that have an industry standard (IIAS) checkout system that can automatically verify if the item is eligible for purchase with your account.

- ▶ Go to [www.sigis.com](http://www.sigis.com) to review a list of qualified merchants, like drug stores, supermarkets and warehouse stores, that accept the Card.
- ▶ When you swipe your Card at the checkout, choose “credit” (even though it isn’t a credit card).
- ▶ Pay for services or purchases on the same day you receive them. If your health plan covers a portion of the cost, make sure you know what amount you need to pay before using the Card, by presenting your health plan member ID card first, so the merchant can identify your co-pay or coinsurance amount and ensure the service is claimed to your health care, dental, or vision insurance plan.
- ▶ Save your receipts or digital copies. You will need them for tax purposes. Plus, even when your Card is approved, a detailed receipt may still be requested.
- ▶ If you’ve lost or can’t produce a receipt for an expense, your options may range from submitting a substitute receipt to paying back the plan for the amount of the transaction.
- ▶ If you use your Card at an eye doctor’s or dentist’s office, we will most likely ask you to submit an Explanation of Benefits (EOB) or other documentation for verification. Failure to do so will result in your Card being suspended.
- ▶ If you lose your Card, please call WageWorks immediately and order a new one. You will be responsible for any charges until you report the lost Card.

### Using your Smartphone

With the EZ Receipts mobile app from WageWorks, you can file and manage your reimbursement claims and Card usage paperwork on the spot, with a click of your smartphone camera, from anywhere.

To use EZ Receipts:

- ▶ Download the app from [www.wageworks.com](http://www.wageworks.com).
- ▶ Log into your account.
- ▶ Choose the type of receipt from the simple menu.
- ▶ Enter some basic information about the claim or Card transaction.
- ▶ Use your smartphone camera or device to capture the documentation.
- ▶ Submit the image and details to WageWorks.

### Paying online

You can pay many of your eligible health care and dependent care expenses directly from your FSA account with no need to fill out paper forms\*. It’s quick, easy, secure and available online at any time.

To pay a provider:

- ▶ Log into your FSA account at [www.wageworks.com](http://www.wageworks.com).
- ▶ Click either the Health Care or Dependent Care tab.
- ▶ Request “Pay My Provider” from the menu and follow the instructions.
- ▶ Make sure to provide an invoice or appropriate documentation. When you’re done, WageWorks will schedule the checks to be sent in accordance with the payment guidelines. If you pay for eligible recurring expenses, follow the online instructions to set up automatic payments.

\* You must, however, provide documentation. For more information about the documentation requirements and payment guidelines, see the FAQ posted at [www.wageworks.com/pmpfaq](http://www.wageworks.com/pmpfaq).

### Filing a claim

You also can file a claim online to request reimbursement for your eligible expenses.

- ▶ Go to [www.wageworks.com](http://www.wageworks.com), log into your account and click the Health Care or Dependent Care tab.
- ▶ Select the online claim form.
- ▶ Fill in all the information requested on the form and submit.
- ▶ Scan or take a photo of your receipts, EOBs and other supporting documentation.
- ▶ Attach supporting documentation to your claim by using the upload utility.
- ▶ Make sure your documentation includes the five following pieces of information required by the IRS:
  - ✓ Date of service or purchase
  - ✓ Detailed description
  - ✓ Provider or merchant name
  - ✓ Patient name
  - ✓ Patient portion or amount owed

Most claims are processed within one to two business days after they are received, and payments are sent shortly thereafter. For assistance, visit [www.wageworks.com/techtips](http://www.wageworks.com/techtips).

If you prefer to submit a paper claim by fax or mail, log into your account at [www.wageworks.com](http://www.wageworks.com) to download a Pay Me Back claim form and follow the instructions for submission.