



QuickStart Guide

Your Limited Purpose Flexible Spending Account



Includes:

Your LPFSA:
The Essentials

Managing Your Account

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Register online now!

If you haven't registered online yet, please do so today. To register, just visit www.wageworks.com and click "LOG IN/REGISTER" and select "Employee Registration." You'll need to answer a few simple questions and create a username and password.

Questions? Ask us.

WageWorks makes it easy for you to get the help you need now. Please call us at 877-WageWorks (877-924-3967) or visit the Support Center at www.wageworks.com where you will find answers to frequently asked questions, important forms, videos and other useful resources.

Download the WageWorks EZ Receipts® app.

Use your smartphone to file claims and take care of your account paperwork from anywhere. Go to www.wageworks.com to learn more.

www.wageworks.com

Welcome to WageWorks. Start Saving. Here's How.

Congratulations on enrolling in a Health Savings Account (HSA)-Compatible Limited Purpose Flexible Spending Account (LPFSA) sponsored by your employer and brought to you by WageWorks.

Ready to get started? This quick reference guide will give you the information you need to pay for eligible expenses from your account, get quick reimbursement, and keep track of your account balance and payments – plus special instructions to make your Healthcare LPFSA work with an HSA.

Your LPFSA: The Essentials

Your LPFSA 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 LPFSA 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 tax dependents.
- **Know what expenses are eligible.** Log in to your account at www.wageworks.com for a list of your employer's eligible LPFSA expenses. You can use your LPFSA for a range of qualified dental and vision care expenses.
- **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.
- **Watch where you shop.** If using the Card, shop only at general merchandise stores that have an industry-standard inventory information approval system (IIAS) in place. Visit www.sigis.org 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 or by a third-party system, you will be notified by email or upon login to your account. Failure to verify an outstanding transaction may result in Card suspension.
- **Register for an online account at 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 LPFSA account balance.** Plan ahead to make sure you spend your full balance.

Managing Your Account

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

For the latest information, visit www.wageworks.com and log in to your account 24/7. In addition to reviewing your most recent LPFSA 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 dental and vision care providers.
- Check the complete list of eligible expenses for your LPFSA program.
- Manage your account while on the go via the WageWorks mobile website.
- Order additional Cards for your family.
- Download the EZ Receipts app to file claims and take care of Card use paperwork.

Using Your LPFSA Dollars

When you pay for an eligible healthcare expense, you want to put your LPFSA account to work right away. WageWorks gives you several options to use your money the way you choose.

Your WageWorks Healthcare Card

Use your Card instead of cash or credit at dental and vision providers for your eligible dental and vision care expenses. To accept the Card, the merchant must have an industry-standard inventory information approval system (IIAS) that can automatically verify if the item is eligible for purchase with your account.

- When you swipe your Card at the checkout, choose “credit” (even though it isn’t a credit card).
- Use your Card at your dentist or vision center.
- Pay for services or purchases on the same day you receive them. If your dental or vision insurance plan covers a portion of the cost, make sure you know what amount you need to pay before using the Card; present your dental or vision plan member ID first so the merchant can identify your copay or coinsurance amount and ensure the service is claimed to 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 EOB or other documentation for verification.
- 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 or mobile device

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

To use EZ Receipts:

- Download the eapp at www.wageworks.com/employees/go-mobile.
- Log in to 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 dental and vision care expenses directly from your LPFSA 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 in to your LPFSA account at www.wageworks.com
- Click “Submit Receipt or Claim”
- 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.

Filing a claim

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

- Go to www.wageworks.com, log in to your account and click “Submit Receipt or Claim.”
- Select “Pay Me Back.”
- Fill in all the information requested on the form and submit.
- Scan or clearly photograph your receipts, EOBs and other supporting documentation.
- Attach supporting documentation to your claim by using the upload utility.
- Make sure your documentation includes the following five 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.

If you prefer to submit a paper claim by fax or mail, download a Pay Me Back claim form at www.wageworks.com and follow the instructions for submission.

* You must, however, provide documentation. For more information about the documentation requirements and payment guidelines, visit www.wageworks.com.