

## QuickStart Guide

## Your Health Reimbursement Arrangement

### Includes:

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

### Welcome to saving smart. Welcome to WageWorks.

Your HRA 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 by answering a few simple questions, 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 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.

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

### Welcome to WageWorks.

## Start Saving. Here's How.

Welcome to your Health Reimbursement Arrangement (HRA) program sponsored by your employer and brought to you by WageWorks. Your HRA is funded by contributions from your employer or plan sponsor.

Through this program, your employer puts an annual credit, tax-free into your HRA to help you pay for eligible health care expenses.

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

### Your HRA: The Essentials

Your HRA 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 HRA 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 in to your account at [www.wageworks.com](http://www.wageworks.com) for a complete list of your employer's eligible health care expenses. Generally, eligible health care expenses include services and products that are medically necessary to treat a specific condition.
- ▶ **Get a prescription from your doctor.** Get a prescription from your doctor. Starting January 1, 2011, you will need a prescription in order to be reimbursed for over-the-counter drugs and medicines. When submitting claims for reimbursement, you will now need to submit a copy of the prescription along with the receipt. Go to [www.wageworks.com/healthcarereform](http://www.wageworks.com/healthcarereform) to learn more.
- ▶ **Keep an eye on your HRA account.** Log into your account at [www.wageworks.com](http://www.wageworks.com) to view your transactions and keep track of your balance.
- ▶ **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 funds. You'll also receive important email updates like claims status notifications.
- ▶ **Keep Your Receipts.** Make sure to keep all of your receipts. You will need them to receive reimbursement and for your tax records.



 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.

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

- ▶ Update your account preferences and personal information.
- ▶ Schedule payments to health care providers.
- ▶ Get copies of current and past statements.
- ▶ Check the complete list of eligible expenses for your HRA program.

 Using Your HRA Dollars

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

**Paying online**

You can pay many of your eligible health care expenses directly from your HRA 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 HRA account at [www.wageworks.com](http://www.wageworks.com).
- ▶ Click the Health Care tab.
- ▶ Request “Pay My Provider” from the menu and follow the instructions.
- ▶ When you're done, WageWorks will send a check directly from your account. If you pay for eligible recurring expenses, follow the online instructions to set up automatic payments.

\* You must, however, provide documentation.

**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 tab.
- ▶ Select the online claim form.
- ▶ Fill in all the information requested on the form and submit.
- ▶ Scan receipts, EOBs and other supporting documentation.
- ▶ Attach supporting documentation to your claim by using the upload utility.
- ▶ To speed processing, remember to save receipts that show exactly what you paid for, the amount and date of service.
- ▶ Most claims are processed within one to two days after they are received, and payments are sent shortly thereafter.

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