

## QUICKSTART GUIDE

## Your Flexible Spending Account



### At-a-Glance

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### Register online now!

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

### Questions?

HealthEquity makes it easy for you to get the help you need now. Please call us at 877.924.3967 or visit the Support Center at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks) where you will find answers to frequently asked questions, important forms, videos and other useful resources.

### Download the EZ Receipts® mobile app!

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

### Welcome to HealthEquity. Start Saving. Here's How.

Welcome to your health savings account (HSA) compatible flexible spending account (FSA) sponsored by your employer and brought to you by HealthEquity.

This QuickStart 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 health care FSA work with an HSA.

### 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 expenses for 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.healthequity.com/wageworks](http://www.healthequity.com/wageworks) for a complete list of eligible healthcare and dependent care expenses. Generally, before you meet your HSA-qualified health plan deductible, you can use your FSA for a range of eligible dental and vision care expenses. Once you meet the deductible, most medical and pharmacy expenses that are medically necessary to treat a specific condition are also eligible. Expenses for dependent care typically include care provided for your qualifying child (under age 13) or dependent 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.
- **Over-the-counter (OTC) medications, drugs and menstrual care products.** You can use your HealthEquity® Visa® Healthcare Card (Card) for OTC medications and drugs, including menstrual care products. Alternatively, you can pay for the item out of pocket and use Pay Me Back to submit your claim to HealthEquity for reimbursement. Pay Me Back claims can be submitted online, or with your smartphone or mobile device. (FSA plans vary by employer, and these changes do not necessarily change the benefits under your employer's plan.)
- **Watch where you shop.** If using a HealthEquity Healthcare Card, shop only at general merchandise stores or pharmacies that have an IAS-approved inventory system in place. Visit [www.sigis.com](http://www.sigis.com) for the most updated list of approved merchants. The healthcare Card will not work at a non-certified merchant.
- **Verify all healthcare 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 healthcare Card suspension.
- **Register for an online account at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks).** 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 Submit Receipt or Claim and healthcare Card usage requests.
- **Keep track of your FSA balance.** Plan ahead to make sure you spend the full amount of your balance.
- **Watch your deductible.** Keep track of your HSA-qualified health care deductible by reading your Explanation of Benefit (EOB) statements from that plan. When you meet your deductible, and submit proof to HealthEquity, you may be able to use your FSA to pay for medical and pharmacy expenses.

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## Managing Your Account

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

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

- Update your account preferences and personal information.
- View your transactions and account history.
- Schedule payments to healthcare and dependent care providers.
- Check the complete list of eligible expenses for your FSA program.
- Order additional HealthEquity Healthcare Cards for your family.
- Download the EZ Receipts app to file claims and healthcare Card use paperwork.

## Using Your FSA Dollars

When you pay for an eligible healthcare and dependent care expense, you want to put your FSA to work right away. HealthEquity gives you several options to use your money the way you choose.

### Using your HealthEquity Healthcare Card

Use your HealthEquity Healthcare Card (Card) instead of cash or credit at healthcare providers and pharmacies for eligible vision and dental items and services. If your plan allows, you may also use your healthcare Card for general medical services and items once your HDHP deductible has been met. To accept the healthcare Card, the merchant must have an industry standard (IIAS) checkout system that can automatically verify if the item is eligible for purchase with your account.

- When you swipe your healthcare Card at the checkout, choose “credit” (even though it isn’t a credit card).
- Use your healthcare Card at your dentist or vision center. The healthcare Card will only work at these providers until you have met your HSA-eligible health plan’s deductible.
- Consider paying for items or services on the 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 healthcare Card, by presenting your health plan member ID card first, so the merchant can identify your copay or coinsurance amount and ensure the service is claimed to your healthcare, dental, or vision insurance plan.
- Save your receipts or digital copies. You will need them for tax purposes. Plus, even when your healthcare 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 healthcare 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 may result in your healthcare Card being suspended.
- If you lose your healthcare Card, please call HealthEquity immediately and order a new one. You will be responsible for any charges until you report the lost healthcare Card.

### When you meet your deductible

Once you have met that plan’s deductible, you can start using your healthcare FSA (instead of your HSA or other funds) to pay for out-of-pocket medical and pharmacy expenses. Here’s how to get started.

- Log in to your account at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks) and click on “Help.”
- Click on “HSA/HDHP Deductible Form.”

- Download, print and complete the form.
- Fax or mail the form along with third party documentation such as an EOB showing that you met your deductible using the contact information listed on the form.
- Log in to your account at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks) to view the status of your plan.

## Using your Mobile Device

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

To use EZ Receipts:

- Download at [www.healthequity.com/wageworks/employees/go-mobile](http://www.healthequity.com/wageworks/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 healthcare Card transaction.
- Use your mobile device camera to capture the documentation.
- Submit the image and details to HealthEquity.

## Paying online

You can pay many of your eligible healthcare and dependent care expenses directly from your FSA 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 FSA at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks).
- Select “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, HealthEquity 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, visit [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks).

## Filing a claim

You also can file a claim online to request reimbursement for your eligible healthcare and dependent care expenses.

- Go to [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks), log in to your account and select “Submit Receipt or Claim.”
- Select “Pay Me Back.”
- 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.

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

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