

## QUICKSTART GUIDE

## Your Health Reimbursement Arrangement

**At-a-Glance**

Your HRA:  
The Essentials

Managing Your Account

Using Your HRA Dollars

**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?**

If you have any questions or concerns, you can talk to a trained expert to learn more about the program. Just call 877.924.3967.

**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 reimbursement arrangement (HRA) program sponsored by your employer and brought to you by HealthEquity. Your HRA is funded by contributions from your employer or plan sponsor. Through this program, your employer puts pre-tax money into your HRA to help you pay for eligible healthcare 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 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 your employer's eligible healthcare expenses. Generally, eligible healthcare expenses include services and products that are medically necessary to treat a specific condition.
- **Over-the-counter (OTC) medications, drugs and menstrual care products.** You can pay for items 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. (HRA plans vary by employer, and these changes do not necessarily change the benefits under your employer's plan.)
- **Keep an eye on your HRA.** Log in to your account at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks) to view your transactions and keep track of your balance.
- **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 Upload Receipts for online claims.
- **Keep your receipts.** Save receipts that describe exactly what you paid for. Make sure the amount and the service date – not the payment date – are included.

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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.

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 HRA activity, you can:

- Update your account preferences and personal information.
- Schedule payments to healthcare providers.
- Check the complete list of eligible expenses for your HRA program.
- Manage your account while on the go via the HealthEquity mobile website.
- Download the EZ Receipts app to file claims.

## Using Your HRA Dollars

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

## Using your Mobile Device

With the EZ Receipts mobile app, you can file and manage your reimbursement claims 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.
- 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 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 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 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.