

QuickStart Guide**Your Flexible Spending Accounts****Includes:**

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

Register online now!

If you haven't registered online yet, please do so today — To register, visit www.gbophb.org, log into HealthFlex/WebMD and select "Reimbursement Accounts" under HealthFlex Vendor Links. Then 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.

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.

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 to learn more.

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

Congratulations on enrolling in a HealthFlex 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 eligible expenses like prescriptions, co-payments, over-the-counter (OTC) items, and child and elder care.

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 flexible spending 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.gbophb.org (HealthFlex/WebMD) and select "Reimbursement Accounts"; then browse for a list of 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 so you can work.
- **Keep your receipts.** Save receipts and other documentation 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 prescription out-of-pocket and use Pay Me Back to submit your claim and prescription to WageWorks for reimbursement. Pay Me Back claims can be submitted online, or with your smartphone or mobile device.
- **Watch where you shop.** If using the WageWorks Health Care Card, shop only at general merchandise stores or pharmacies that have an industry standard (IIAS) inventory system in place. Visit www.sigis.com for the most updated list of approved merchants. The Card should decline if the merchant is not approved.
- **Register for an online account at www.gbophb.org** (HealthFlex/WebMD) and click on "Reimbursement Accounts" to begin. 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 track of your FSA account balance.** Plan ahead to make sure you spend the full amount of your balance. Remember: If you have a health FSA and a health reimbursement account (HRA), the FSA always pays first because the FSA has a "use it or lose it" rule, while HRA funds carry over to the next year.

Managing Your Account

You can manage and check up 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 are in need of verification.

For the latest information, log into HealthFlex/WebMD 24/7 and select "Reimbursement Accounts" under HealthFlex Vendor Links. 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 or mobile device.

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, if Offered

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 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 copay 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 may 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.

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 HealthFlex/WebMD through www.gbophb.org.
- Then choose "Reimbursement Accounts" to access your FSA.
- 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.

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

Filing a claim

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

- Go to www.gbophb.org, log into HealthFlex/WebM and select "Reimbursement Accounts." Then click "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, Explanations of Benefits (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 through the WageWorks ("Reimbursement Accounts") webpage and follow the instructions for submission.

Using your Smartphone or Mobile Device

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

To use EZ Receipts:

- Download at www.wageworks.com/employees/go-mobile.
- 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.

For assistance, call WageWorks at 877-924-3967.