

Getting the Most Out of Your WageWorks® Healthcare Card

Managing your healthcare benefits is now faster and easier with the WageWorks® Healthcare Card.

Your WageWorks Healthcare Card is a quick and easy way to pay for eligible healthcare expenses. It works like a preloaded debit card – you just swipe and go. You can use the card at most pharmacies, doctor's offices, and health service providers. Check your card balance anytime with the EZ Receipts® Mobile App or the WageWorks Mobile site.

Here's what you need to know to get the most out of your WageWorks Healthcare Card and your WageWorks healthcare benefit accounts.

SMART CARD FUNCTIONALITY

If you have more than one WageWorks account, this smart card knows exactly which account to draw funds from based on the plan details set by your employer. For example, if your plan is designed to pull from an FSA for certain expenses before using your HSA, your card will do that automatically. Or if HRA funds should be used first, eligible expenses will be paid from an HRA before an FSA. Once funds are depleted in one account, the WageWorks Healthcare Card knows to draw funds from the second account seamlessly.

HEALTHCARE CARD CALENDAR

Your WageWorks Healthcare Card follows the calendar year – not your medical insurance year. This means you cannot use your card to pay with funds from your account from the previous calendar year, even if it is during the grace period. For example, if you received a bill for a doctor's office visit on November 10, 2012 and used your WageWorks Healthcare Card to pay for the office visit in January 2013, your available 2012 funds would not be used even though you are in the grace period. In this case you would need to pay for the office visit by another means and submit a claim to be paid back.



Making It Easier to Pay for Eligible Healthcare Expenses

CARD VERIFICATION

While your WageWorks Healthcare Card account offers a great deal of convenience, it is regulated by IRS rules. WageWorks manages these rules for you so you can use your card with little or no inconvenience.

There are a few exceptions. Due to IRS Regulations, your card may be declined, or you may be required to submit receipts or other documentation to verify that the item or service purchased was an eligible expense. Please note that card verification requests happen rarely – in about one in five transactions.

Here are some tips for avoiding and resolving the most common card verification issues:

- Submit receipts via the WageWorks EZ Receipts® mobile application. This app is fully integrated with the WageWorks Healthcare Card. You can avoid the headache of having to verify card transactions by submitting receipts using EZ Receipts.
- When making a purchase at a pharmacy or drug store, check out at the pharmacy counter to avoid having to submit a receipt.
- Make sure your WageWorks account is updated with a valid email or phone number to ensure that you receive important notifications. You can choose to receive alerts by text message or email when a new card transaction needs a receipt, if your card has been declined or if your card has been suspended. See “Account Alerts” section below to learn how to opt in to receive text alerts.
- Regularly log in to your account at www.wageworks.com to see if you have card use verification requests. Check your notifications on your Welcome page when you log in to your WageWorks account to see if you have a card transaction that requires verification. Simply follow the instructions to verify the transaction, and your card should be restored to good standing within five days of your submission.
- Verify transactions as quickly as possible. WageWorks will notify you if the transaction cannot be automatically verified and provide you with instructions for how to proceed.

SUBMITTING RECEIPTS

Submitting receipts is easy with the EZ Receipts mobile app. Just make sure that any receipts submitted for verification contain all five essential pieces of information required by the IRS:

1. Patient Name
2. Provider Name
3. Date of Service
4. Type of Service
5. Amount You Were Charged

Always save your receipts. Regardless of whether you receive a request for a receipt or not, the IRS requires you to retain receipts for your tax records.

ACCOUNT ALERTS

Sign up for text message or email alerts, and you'll never miss an important notification. Here's how you sign up for account alerts:

1. Log in to your WageWorks account
2. Go to Profile, Preferences
3. Choose either Email Options or Text Me Each Time
4. Enter a phone number(s) where you want to receive texts
5. Wait to receive an initial text message to confirm your phone number
6. Reply YES by return text to confirm.
7. You're ready to go!