



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, just visit www.wageworks.com and 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.

www.wageworks.com

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

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

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

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 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.wageworks.com for a list of your employer's 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 item 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 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.
- ▶ **Verify all of your 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 Card suspension.
- ▶ **Register for an online account at 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 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 and Card usage requests.
- ▶ **Keep track of your FSA account balance.** Plan ahead to make sure you spend the full amount of your balance.

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WageWorks

 Horace Mann

Dependent Care Flexible Spending Account

How does it feel to save hundreds of dollars every year?

It's up to you. Simply decide how much to contribute to your Dependent Care FSA, and funds are withdrawn from your paycheck *before taxes*. So you're not paying taxes on your full income. And that feels pretty good.

If you've ever used an app, you can do this.

Checking your balances and managing your account is as simple as using your smartphone. Just download the EZ Receipts® mobile app by WageWorks to access your account from anywhere.



If you want to save, here's how you start.

- Estimate your annual dependent care expenses, and make your contributions accordingly.
- Pay close attention to your account, though, because money left unspent at the end of your plan year may be forfeited; grace period plans (where available) provide up to 2 ½ months at the end of the plan year to spend down money left in your account.

Sign up during your Open Enrollment period, or contact your benefits manager now for more information.

See how your savings add up with the WageWorks calculator:
wageworks.com/mydcfsa

1 Assumes a combined tax rate of 30%, including FICA, state and federal income taxes. Actual amounts may vary.

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WageWorks
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 **Horace Mann**