Flexible Spending Account (DMV/DCC)

Goals for Today's Presentation

- Review the advantages of FSA (DMV/DCC)
- Introduce the NEW payment options and EZ Receipts App
- Understand the FSA Grace Period
- Review the WageWorks Participant Experience
  - Participant Site
  - EZ Receipts App
  - Contacting Participant Services

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The FSA Advantage

- Higher maximum contribution on the DMV plan
  - You can now elect up to $2,650 annually to use towards your eligible medical, dental and/or vision expenses
- Tax benefits on contributions
  - Contributions are pre-tax (via paycheck)
- The DMV plan is prefunded
  - Your full election amount becomes available on the first day of the plan
- Grace Period
  - With the Grace Period, you have 14 ½ months to spend the dollars in your FSA accounts
    - You can incur expenses between July 1, 2018 – September 15, 2019
    - The last day to file a claim is September 30, 2019

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Current Plan Year Claims

- The City of San Diego will administer the grace period and run-out for the current plan year
- Submit any FSA eligible expenses incurred from 7/1/2017 – 9/15/2018 you would like to have paid from your current FSA account to the City of San Diego
- The final deadline to submit these claims is 9/30/2018

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New FSA Payment Options

EZ Receipts®

- File a claim and upload a picture of receipt
- Supports iPhone and Android smart phones

Pay My Provider

- Online bill payment for HC / DC expenses
- Ideal for co-insurance, day care, ortho and dental

Pay By Card

(HC only)

- Proprietary debit card
  84% auto-adjudication rate
- Recurring health care expenses, co-payments, deductibles
- IIAS only or full MCC

Pay Me Back

- Mail, fax, online
- Daily reimbursement
- 48-hour claims turn-around
- Check and Direct Deposit

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Debit Card

- Health Care Debit Card is automatically issued to all Health Care account participants
  - You should receive your card by the fourth week of July
  - You must activate the card prior to use
  - Cards are issued with a 3-year lifespan
    - 2019 Election will be automatically loaded effective 7/1/2018

Debit Card

- Where can I use it?
  - Merchants whose primary offering is a qualified medical/pharmacy, dental or vision service product.
    - Doctors Offices, Hospitals, Dentists/Orthodontists, Chiropractors
      - IIAS Certified Merchants (Inventory Information Approval System)
        - No Receipt/Documentation Required
      - 90% - Rule Pharmacies
        - Documentation Required
- How do I use my card?
  - Call to activate your card
  - Use your card at the point-of-sale by choosing either credit or debit. If you choose debit, please use the PIN you established during card activation
    - If you are using your card at an IIAS merchant (Target, Walmart, CVS, Walgreens), you will pay for your eligible expenses first and all other non-eligible expenses in the form of another payment method
- How do I order cards for my spouse and/or other dependents
  - You can order additional or dependent cards on the participant site in the card center

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Debit Card

- Why may I be asked for a receipt?
  - Per IRS, all transactions must be substantiated
    - Many transactions are automatically substantiated through co-pay amounts, carrier files, IIAS pharmacy purchases and reoccurring transactions. In these cases, no receipts are required
- When may I be asked for a receipt?
  - Provider where the health plan has a deductible or coinsurance amount
  - Purchases at 90% Pharmacies
    - Usually smaller pharmacies that are not IIAS certified.
  - An odd dollar amount that does not match one of the flat co-pay amounts provided

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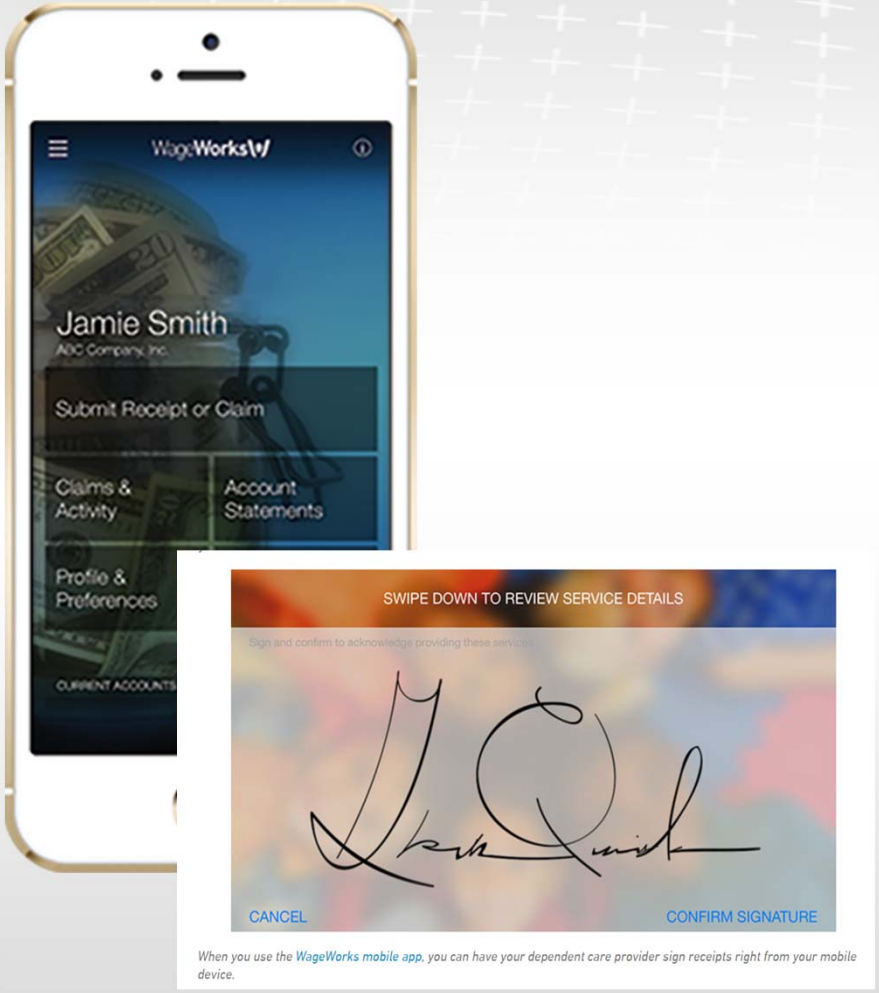
NEW Dependent Care (DCC) Option

- Use the EZReceipt App to submit your dependent care expenses for reimbursement
- In lieu of a receipt, you can use your providers signature



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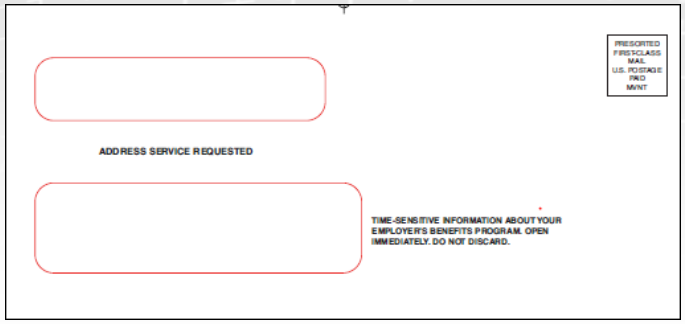
What will I receive after I enroll?

- Healthcare Card Package
- Quick Start Guide



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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, 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.

Welcome to WageWorks. Start Saving. Here's How.
Congratulations on enrolling in a healthcare 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.

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 expenses. Generally, eligible healthcare 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 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. You can use your WageWorks® Healthcare Card (Card) for prescribed OTC drugs when 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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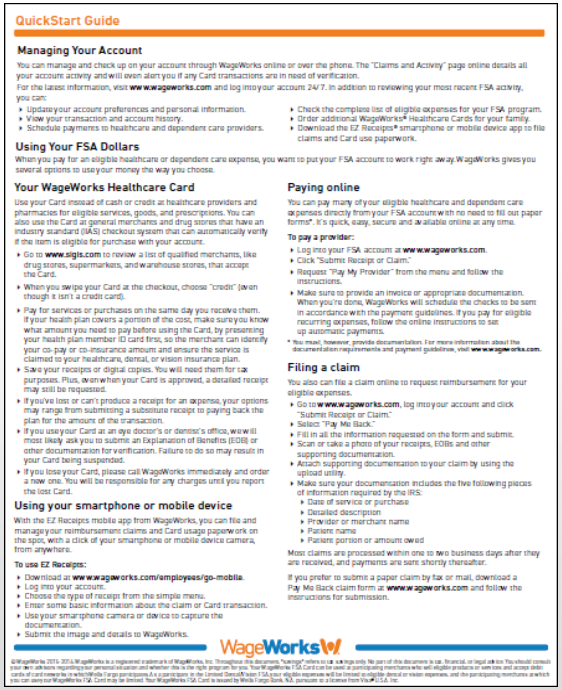
QuickStart Guide

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, visit **www.wageworks.com** and log into your account 24/7. In addition to reviewing your most recent FSA activity, you can:

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

Using Your FSA Dollars
When you pay for an eligible healthcare 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.

Your WageWorks Healthcare Card
Use your Card instead of cash or credit at healthcare 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 co-pay or co-insurance 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 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.

Using your smartphone or mobile device
With the EZ Receipts mobile app from WageWorks, you can file and manage your reimbursement claims and Card usage paperwork 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.

Paying online
You can pay many of your eligible healthcare 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 your FSA account at **www.wageworks.com.**
- 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, visit **www.wageworks.com.**

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

- Go to **www.wageworks.com**, log into your account and 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, 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.wageworks.com** and follow the instructions for submission.

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Participant Experience

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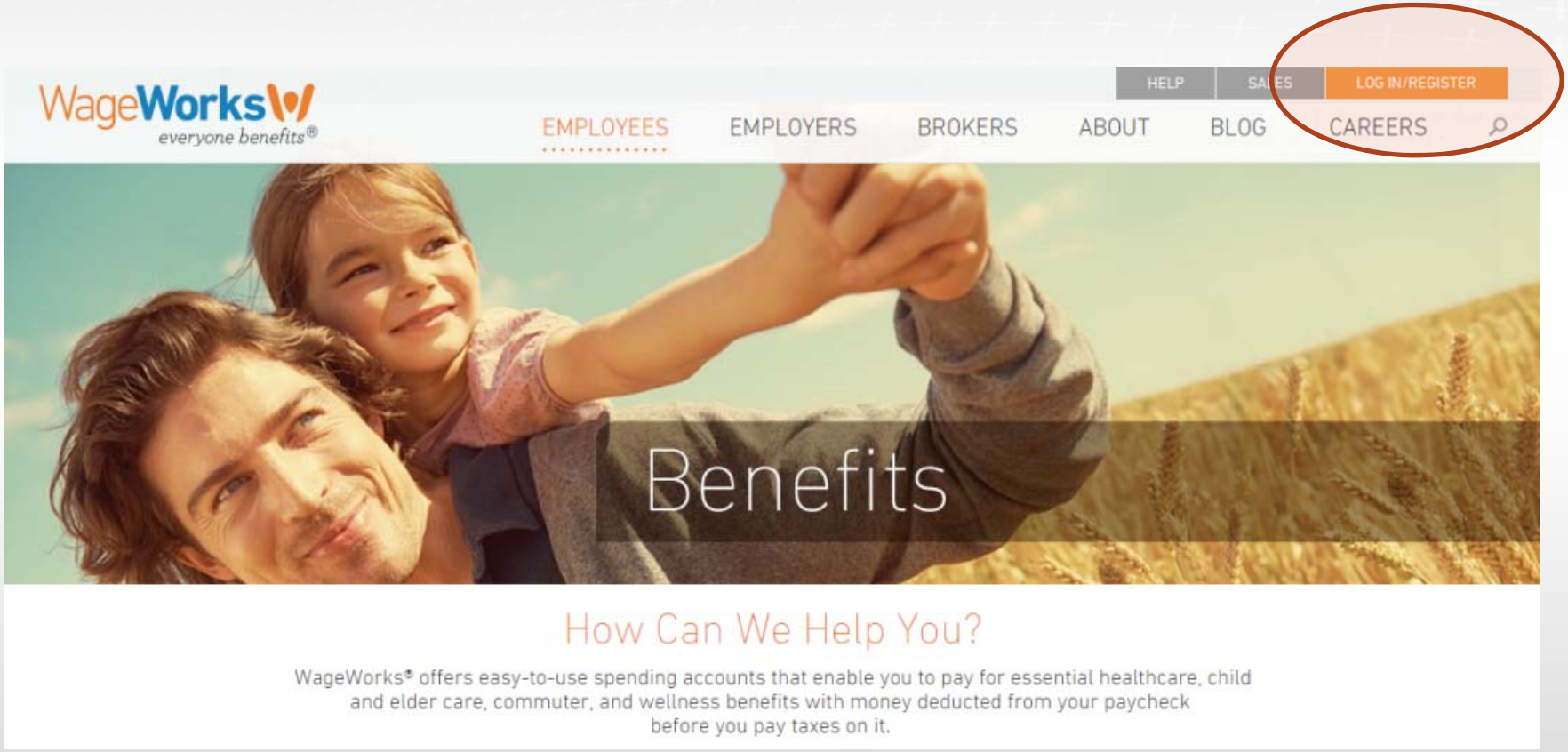
Online Account Access

Participant login at www.wageworks.com



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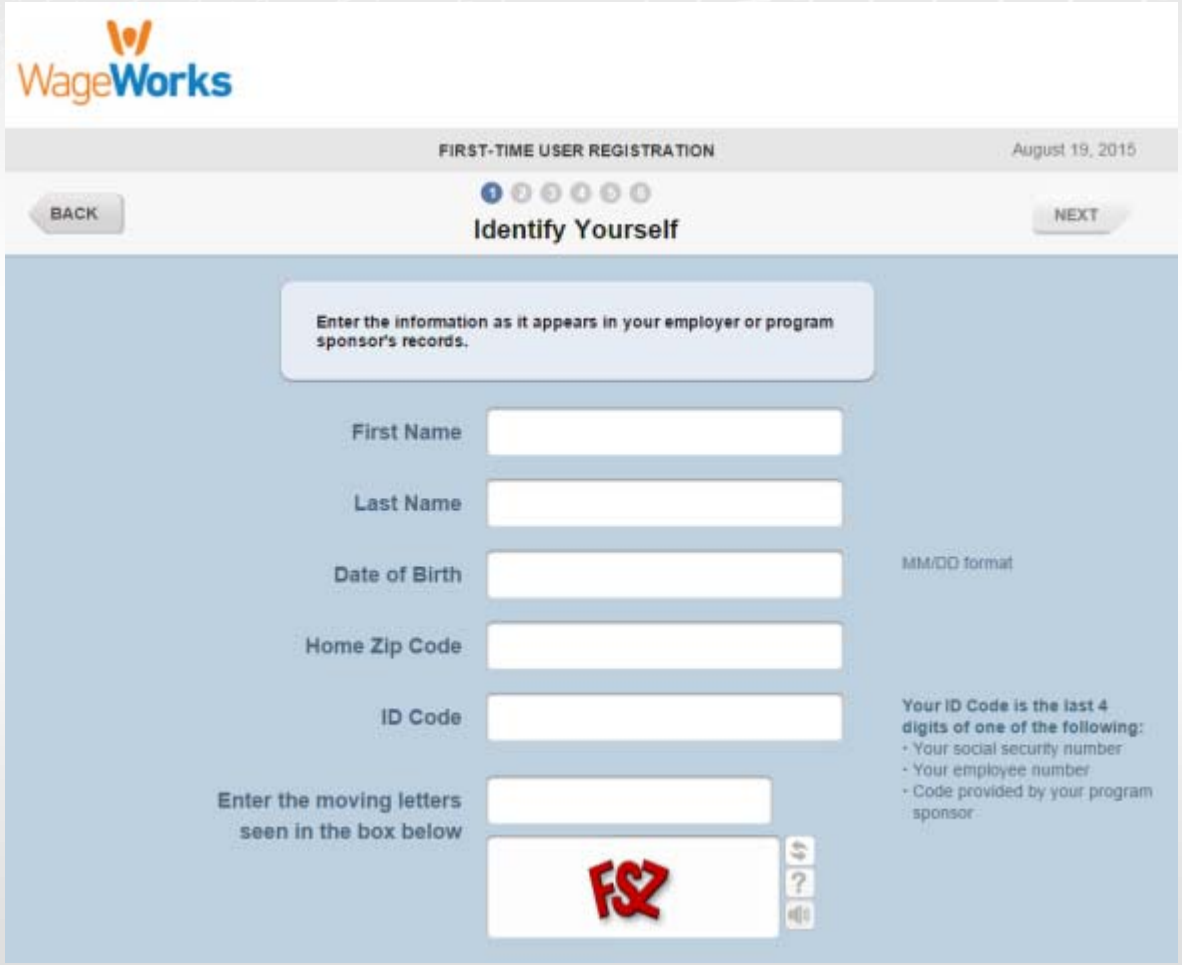
Online Account Registration



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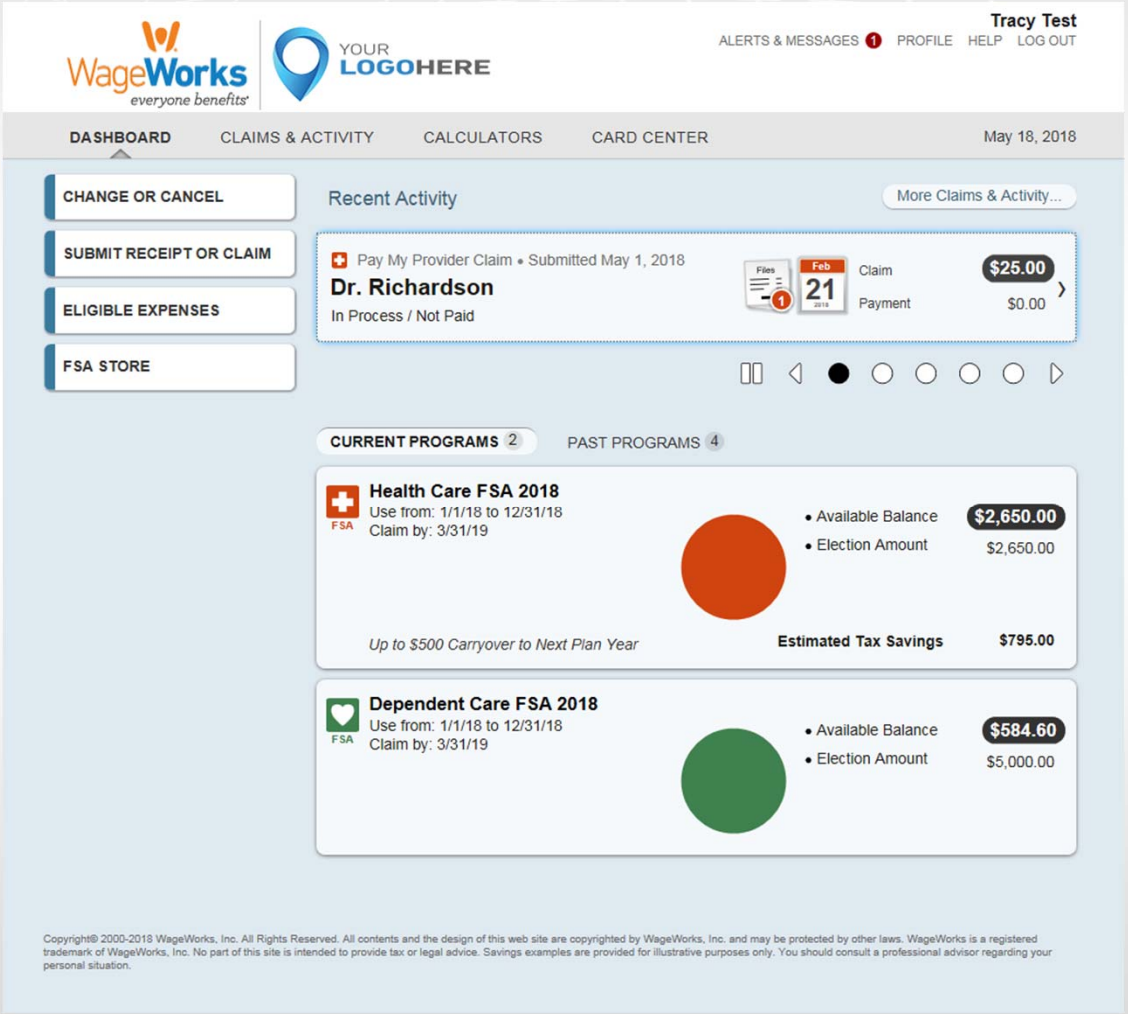
Online Features and Functionality

One Dashboard for all Plans

- Healthcare
- Dependent Care



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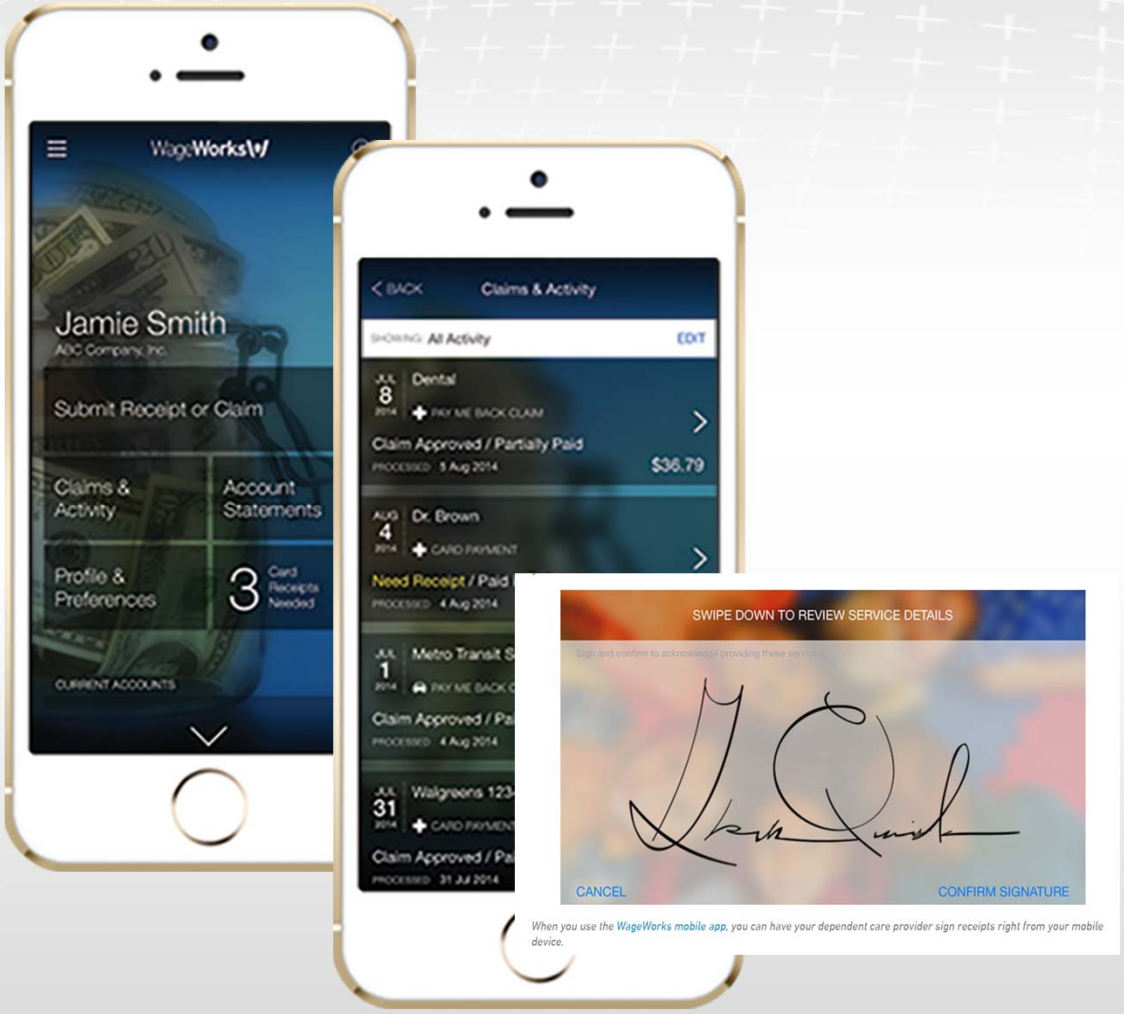
Mobile Account Access

EZ Receipts® App



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Customer Service

- Participants may call for account information at: 1-877-WAGEWORKS (877-924-3967)
  - Customer Service Representatives are available Monday thru Friday, 5 a.m. to 5 p.m. Pacific Time (excluding holidays)

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Thank you.

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