

QuickStart Guide

Your Full-Purpose Health Care Flexible Spending Account



Includes:

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Manage your account online now.

At work, access WageWorks through Teamworks. No registration required. At home, visit participant.wageworks.com. Your first visit, you'll "LOG IN/REGISTER" and select "Employee Registration." You'll verify your employee status, confirm your contact information, and create a username and password.

Questions? Ask us.

You can talk to a trained expert to learn more about the program. Please call us at 877-WageWorks (877-924-3967). We are available 24/7 (excluding some holidays).

Download the EZ Receipts® app.

Use your smartphone to file claims and take care of your account paperwork from anywhere. Go to wageworks.com/myezreceipts to learn more.

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

Welcome to your Full-Purpose Health Care Flexible Spending Account (FSA) sponsored by Wells Fargo & Company and administered by WageWorks.

Important notice — DO NOT DESTROY your previous WageWorks Visa® FSA Card (Card) if you were enrolled in the Limited Dental/Vision Flexible Spending Account or Full-Purpose Health Care Flexible Spending Account in the previous year and your Card is not expiring. Your current Card will automatically be programmed to your Full-Purpose Health Care FSA and will be fully funded with your new election amount on your first day of coverage (January 1, if you enrolled during Annual Benefits Enrollment).

Your Full-Purpose Health Care FSA is a great way to save on eligible expenses like doctor visits, dental care, vision care and prescriptions.

Ready to get started? This short guide will show you how. For complete details on your Full-Purpose Health Care FSA, refer to the Health Care Flexible Spending Account Plan chapter in the Wells Fargo & Company Benefits Book, located on Teamworks.

Your Full-Purpose Health Care FSA: The Essentials

Your Full-Purpose Health Care FSA is governed by the Wells Fargo & Company Flexible Benefits Plan and IRS Regulations that detail who is eligible to use the account and where and how the money can be used. IRS rules also establish the amount you may contribute on a pre-tax basis each year. Your FSA was designed to be simple. To keep it that way, it's important to comply with the plan rules and IRS Regulations that govern the account. The following guidelines will help you avoid any inconvenience.

- ▶ **Provide a current email address.** When you access your account online for the first time, provide a current email address by editing your profile. A valid email address ensures that you will receive timely electronic notifications from WageWorks about activity within your account.
- ▶ **Make sure account funds are only spent on those who are eligible.** Typically, those eligible are you, your spouse, and your eligible dependents as detailed in the Benefits Book, located on Teamworks.
- ▶ **Know what expenses are eligible.** Go to www.wageworks.com/employees/support-center/healthcare-fsa-eligible-expenses-table/ for information about eligible health care expenses. Generally, eligible health care expenses include services and products that are medically necessary to treat a specific condition.
- ▶ **Use your account.** The full balance of your Full-Purpose Health Care FSA will be available on your first day of coverage (January 1, if you enrolled during Annual Benefits Enrollment) and ready to use for eligible expenses.
- ▶ **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 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.
- ▶ **Watch where you shop.** Use the Card only at general merchandise stores or pharmacies that have an industry standard (IIAS) inventory system in place. Visit 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 as an eligible expense at checkout, you will be notified by email or upon log in to your account that you will need to verify your transaction. Failure to verify an outstanding transaction may result in Card suspension.
- ▶ **Keep track of your Full-Purpose Health Care FSA account balance.** You can incur eligible expenses in the current plan year and the grace period following the plan year. The grace period runs from January 1 through March 15. You must be enrolled on December 31 to qualify for the grace period. Note: If you are using your Card to pay for eligible expenses incurred in the prior plan year, you may only use your Card during the grace period from January 1 through March 15 at 11:59 PM Central time. After March 15, you must submit completed claims with required documentation to WageWorks no later than April 30 at 11:59 PM Central Time of the following plan year, otherwise you'll forfeit the remaining balance.

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Managing Your Account

You can manage your account through WageWorks online or over the phone. The online "Claims and Activity" page details all your account activity and will even alert you if any Card transactions need verification of an eligible expense.

For the latest information, access your account from work or home 24/7. In addition to reviewing your most recent Full-Purpose Health Care FSA activity, you can:

- ▶ Update your account preferences and personal information, including adding or changing your current email to ensure that you receive timely electronic notifications from WageWorks about activity within your account.
- ▶ Check for and resolve any unverified expenses.
- ▶ View your transaction and account history.
- ▶ Schedule WageWorks to pay your health care providers directly or file an online claim to be reimbursed.
- ▶ Order additional WageWorks FSA Cards for your family.
- ▶ Check the complete list of eligible expenses for your Full-Purpose Health Care FSA.
- ▶ A Personal Identification Number (PIN) will be assigned to your card and provided to you when you activate your new card. If you forget your PIN, call 866-614-6084. Note the PIN can only be used for purchases, not for any cash access.

Using Your Full-Purpose Health Care FSA Dollars

When you pay for an eligible health care expense, you want to put your Full-Purpose Health Care FSA account to work right away. WageWorks gives you several options to use your money the way you choose.

Using Your WageWorks FSA Card

Use your WageWorks FSA 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 [sigis.com](#) to review a list of qualified merchants, like drug stores, supermarkets, and warehouse stores, that accept the Card.

To pay for purchases at merchants, you can use it as you would a credit card, by selecting the "credit" payment option and signing the sale receipt. If you have your PIN you can use it as you would a debit card, by selecting the "debit" payment option and entering the PIN. The PIN cannot be used to give cash access at ATMs or cash back at merchants.

- ▶ Pay for services or purchases on the same day you receive them. If your medical, dental or vision plan covers a portion of the cost, make sure you know what amount you need to pay before using the Card, by presenting your medical, dental or vision member ID card first, so the merchant can identify your deductible, co-pay or coinsurance amount and ensure the service is submitted to your medical, dental, or vision plan.
- ▶ Save your receipts or digital copies. You will need them for tax purposes. Plus, even when your Card transaction is approved, a detailed receipt may still be requested later for verification.
- ▶ 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 that the charge is an eligible expense. Failure to do so may result in your Card being suspended.
- ▶ If you lose your Card or need to cancel a card for a dependent that is no longer eligible, please call WageWorks immediately. You will be responsible for any charges incurred on the Card until you report the lost Card or ineligible dependent. You will not be held responsible for any unauthorized transactions that are promptly reported. Refer to your WageWorks FSA Card Terms and Conditions of Use for information on liability for unauthorized transactions.

Paying Online

You can pay your provider or request reimbursement for many of your eligible health care expenses directly from your Full-Purpose Health Care FSA 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 FSA account at [participant.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 according to the payment guidelines*. If you pay for eligible recurring expenses, follow the online instructions to set up recurring automatic payments.

* You must, however, provide documentation of your eligible expenses. For more information about the documentation requirements visit [wageworks.com/employees/healthcare-benefits/healthcare-flexible-spending-account/tips-for-managing-your-healthcare-fsa/](#) and for payment guidelines, visit [wageworks.com/employees/healthcare-benefits/healthcare-flexible-spending-account/payment-options](#)

Filing a Claim

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

- ▶ Go to [participant.wageworks.com](#), log in to 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 eligible expense documentation.
- ▶ Attach supporting eligible expense 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, log in to your account at [participant.wageworks.com](#) to download a Pay Me Back claim form and follow the instructions for submission.

The information presented in this QuickStart Guide does not contain the official provisions of the Wells Fargo & Company Flexible Benefits Plan. If there is a discrepancy between the statements and information in this QuickStart Guide and the official plan provisions, the official plan provisions will govern. Wells Fargo & Company reserves the right to amend the official plan provisions or terminate the plan at any time.

