

## QuickStart Guide

## Your Health Savings Account



### Includes:

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

### Register online now!

If you haven't registered online yet, please do so today — To register, just visit [www.wageworks.com](http://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](http://www.wageworks.com) to learn more.

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

Congratulations on choosing the health savings account (HSA) program. You've made a smart decision to combine your high-deductible health plan (HDHP) with an HSA. You'll enjoy the benefits of pretax contributions, tax-free withdrawals and even the potential for tax-free interest and investment earnings – all while taking care of eligible health care expenses for yourself and your family.

**Ready to get started?** This quick-reference guide will give you the information you need to use your HSA to pay for eligible expenses and keep track of your account.

### Your HSA: The Essentials

Your HSA is designed as a hassle-free way for you to save on health care costs, both now and in the future. 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 expenses for those who are eligible.** Typically, those eligible are you, your spouse and your eligible dependents.
- ▶ **Know what expenses are eligible.** Log into [www.wageworks.com](http://www.wageworks.com) for a list of your eligible health care expenses. Generally, eligible health care expenses include services and products that are medically necessary to treat a specific condition.
- ▶ **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® Health Care 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.
- ▶ **Separate your purchases.** The Card can only be used for eligible health care items. Use another form of payment for ineligible purchases in the same place (such as magazines or snacks).
- ▶ **Keep an eye on your HSA account.** Log into your account at [www.wageworks.com](http://www.wageworks.com) to monitor your activity, transactions and balance. Remember, the IRS limits the amount you can contribute to an HSA, so be sure to keep track of your contributions to avoid paying taxes and penalties on any excess amount. Visit [www.wageworks.com/hsa/limits](http://www.wageworks.com/hsa/limits) to view the maximum allowable contributions for your plan year and situation.
- ▶ **Have an FSA?** If you also have an "HSA-compatible" flexible spending account (FSA), **consider using that account** first for eligible planned dental and vision expenses.
- ▶ **Register for an online account at [www.wageworks.com](http://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.

### Managing Your Account

You can manage and check up on your account through WageWorks any way you choose: through your online account or over the phone. For the latest information, visit [www.wageworks.com](http://www.wageworks.com) and log into your account 24/7. In addition to reviewing your most recent HSA activity, you can:

- ▶ Update your account preferences and personal information.
- ▶ Access your HSA custodian bank account.
- ▶ Schedule payments to health care providers.
- ▶ Check the complete list of eligible expenses for your HSA 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 take care of paperwork from your smartphone or mobile device.

### Using Your HSA Dollars

When you pay for an eligible health care expense, you want to put your HSA account to work right away. WageWorks gives you several options to use your money the way you choose: on the spot with your WageWorks Card, directly through online payments to your provider, or via a request to pay yourself by direct deposit or check.

#### Using your WageWorks Health Care Card

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.

- ▶ 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.

#### Using the Pay Me Feature

There are two ways you can also use your own HSA account to make a payment to yourself for the cost of an eligible expense with no need to fill out paper forms. It's quick, easy, secure, and available online at any time. The amount will be directly deposited into an account of your choice or a check will be sent to you.

- ▶ Use Pay Me Back when you want to pay yourself back for a specific expense – this makes tracking your HSA expenses clearer and easier.
- ▶ Use Pay Me-Withdrawal when you need funds from your HSA account but those funds are not tied to any specific eligible expense. Make sure that you maintain records of what the funds were spent on as you will need this detail for your annual tax filing.

Make certain that your expenses are eligible or – your withdrawal may be subjected to taxes and penalties.

#### Using your Smartphone or Mobile Device

With the EZ Receipts mobile app from WageWorks, you can file and manage your reimbursement claims 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](http://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.
- ▶ 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 health care expenses directly from your HSA 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 HSA account at [www.wageworks.com](http://www.wageworks.com) and click "Submit Receipt or Claim."
- ▶ Select "Pay My Provider" and follow the instructions.
- ▶ You'll need to include the provider's full name, mailing address and phone number.
- ▶ Scan or take a photo of your receipts, EOBs and other supporting documentation and upload.
- ▶ When you're done, WageWorks will send a check directly from your account. If you pay for eligible recurring expenses, follow the online instructions to set up automatic payments.

#### Spending, Savings and Investments

The great thing about having an HSA is the flexibility it gives you to either save or spend as the situation demands.

You control how your money is used through the "Save It – Spend It" option in the Program Details accessed through the Dashboard.

- ▶ If you select "Spend It" then your funds will be readily available for you to spend on eligible expenses (for your convenience, this is the default setting).
- ▶ If you select "Save It", the funds in your HSA will not be available on the Card, for Pay Me Back claims or for Pay Me reimbursement requests..

If you are interested in saving for the future, then you probably will want to place some or all of your HSA funds into an investment account. When placed in the investment account, your funds will earn interest, and can be invested in a choice of mutual funds. If at any time you need to transfer funds back into the HSA account to spend on eligible expenses, you may do so at your convenience.

#### Tax Documentation

Your HSA custodian bank will provide you with your HSA tax-related documentation. A Form 5498-SA will be sent to you and will report the total contributions deposited to the account. Form 1099-SA will also be sent to you and will report the total distributions from the account.