

## QUICKSTART GUIDE

## Your Flexible Spending Account



### At-a-Glance

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### Register online now!

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

HealthEquity makes it easy for you to get the help you need now. Please call us at 877-924-3967 or visit the Support Center at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks) where you will find answers to frequently asked questions, important forms, videos and other useful resources.

### Download the EZ Receipts® mobile app!

Use your mobile device to file claims and take care of your account paperwork from anywhere. Go to [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks) to learn more.

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

Welcome to your dependent care Flexible Spending Account (FSA) sponsored by your employer and brought to you by HealthEquity. You've made a smart decision to pay for part of your dependent care expenses using pretax dollars in the coming year. The FSA program makes it easy to save on taxes.

### 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 expenses for those who are eligible.** Typically, those eligible are you, your spouse and your eligible dependents.
- **Know what expenses are eligible.** Log in to your account at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks) for a complete list of your eligible dependent care expenses. 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.
- **Register for an online account at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks).** 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 Submit Receipt or Claim.
- **Keep track of your FSA account balance.** Plan ahead to make sure you spend the full amount of your balance.

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## Managing Your Account

You can manage and check up on your account through HealthEquity online or over the phone. The “Claims and Activity” page online details all your account activity.

For the latest information, visit [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks) and log in to your account 24/7. In addition to reviewing your most recent FSA activity, you can:

- Update your account preferences and personal information.
- View your claims and account history.
- Schedule payments to dependent care providers.
- Check the complete list of eligible expenses for your FSA program.
- Download the EZ Receipts app to file claims.

## Using Your FSA Dollars

When you pay for an eligible dependent care expense, you want to put your FSA to work right away. HealthEquity gives you several options to use your money the way you choose.

### Making the most of your FSA account

It's important to remember that, according to IRS regulations, if you spend less than your total account balance by the end of your FSA program's plan year (or grace period, if your employer allows one), you will forfeit any money that's left over. In other words, **if you don't use it, you lose it.**

So, if you have money left in your dependent care account near the end of the year, make sure to spend it all and to submit any necessary claims and receipts for your expenses. You can also:

- Check for any receipts you may not have sent in.
- Schedule additional eligible care.

On the other hand, if you spend all the money in your FSA account well before the end of the year and still have expenses that could have been eligible, consider setting aside more money next year. If you can predict your future expenses fairly accurately, a higher contribution can save you even more in taxes.

You will only have access to Dependent Care funds that have been deducted from your paycheck each pay period. If your claim amount is more than what you have in your Dependent Care account, HealthEquity will reimburse you up to the amount that is in your account and hold the rest of your claim until your account is funded. At that time, HealthEquity will reimburse you for the rest of your claim.

## Using your Mobile Device

With the EZ Receipts mobile app, you can file and manage your reimbursement claims paperwork on the spot, with a click of your mobile device camera, from anywhere.

To use EZ Receipts:

- Download at [www.healthequity.com/wageworks/employees/go-mobile](http://www.healthequity.com/wageworks/employees/go-mobile).
- Log in to your account.
- Choose the type of receipt from the simple menu.
- Enter some basic information about the claim.
- Use your mobile device camera to capture the documentation.
- Submit the image and details to HealthEquity.

## Paying online

You can pay many of your eligible dependent care expenses directly from your 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 at [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks).
- Select “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, HealthEquity 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.healthequity.com/wageworks](http://www.healthequity.com/wageworks).

## Filing a claim

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

- Go to [www.healthequity.com/wageworks](http://www.healthequity.com/wageworks), log in to your account and select “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.healthequity.com/wageworks](http://www.healthequity.com/wageworks) and follow the instructions for submission.