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 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 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 to learn more.

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

Welcome to your healthcare and/or dependent care flexible spending account (FSA) sponsored by your employer and brought to you by HealthEquity.

Your FSA is a great way to save on hundreds of eligible expenses like prescriptions, copayments, 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 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 for a complete list of eligible healthcare 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.
- Over-the-counter (OTC) medications, drugs and menstrual care products. You can pay for items out of pocket and use Pay Me Back to submit your claim to HealthEquity for reimbursement. Pay Me Back claims can be submitted online, or with your smartphone or mobile device. (FSA plans vary by employer, and these changes do not necessarily change the benefits under your employer's plan.)
- Register for an online account at 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 balance. Plan ahead to make sure you spend the full amount of your balance



QUICKSTART GUIDE

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** 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 transactions and account history.
- Schedule payments to healthcare and 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 healthcare and 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.

Automatic Health Plan Claim (AHPC) – When you visit a healthcare provider such as a doctor or dentist, your insurance carrier later provides the amount of the transaction not covered by the health plan to HealthEquity. This amount represents the "out-of-pocket" cost for which your FSA can be used. HealthEquity uses this data to initiate payment directly to you from your Healthcare FSA.

If you do not wish to auto pay from your account, simply follow the instructions below.

- · Log in to your FSA at www.healthequity.com/wageworks.
- From the Dashboard, select your Health Care FSA program then click on the "Program Options" link.
- Under "Your Options" select the "Automatic Health Plan Claims "Off" radio button.
- · Click "Save Changes."

Using your Mobile Device

With the EZ Receipts mobile app, you can file and manage your reimbursement claims 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.

- 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 healthcare and 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.
- · 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.

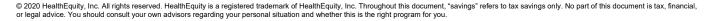
Filing a claim

You also can file a claim online to request reimbursement for your eligible healthcare and dependent care expenses.

- Go to 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** and follow the instructions for submission.





^{*} You must, however, provide documentation. For more information about the documentation requirements and payment guidelines, visit www.healthequity.com/wageworks.