

QuickStart Guide

Your Health Reimbursement Arrangement

Includes:

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

Register online now!

If you haven't registered online yet, please do so today — To register, visit www.gbophb.org, log into HealthFlex/WebMD and select "Reimbursement Accounts" under HealthFlex Vendor Links. Then 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.

Welcome to your HealthFlex Health Reimbursement Account (HRA or health reimbursement arrangement) program sponsored by your employer and brought to you by WageWorks. Your HRA is funded by contributions from your employer or plan sponsor. Through this program, your employer puts pre-tax money into your HRA to help you pay for eligible health care expenses.

Your HRA: The Essentials

Your HRA 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 HRA 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. Remember, if you have an HRA and a health flexible spending account (FSA), the FSA always pays first because the FSA has a "use it or lose it" rule, while HRA funds carry over to the next year.
- **Know what expenses are eligible.** Log in to your account at www.gbophb.org (HealthFlex/WebMD) and select "Reimbursement Accounts"; then browse for a complete list of eligible health care expenses. Generally, eligible health care expenses include services and products that are medically necessary to treat a specific condition.
- **Keep your receipts.** Save receipts and other documentation 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. If you use a WageWorks® Health Care Card (Card), you can use the Card for prescribed OTC drugs, but they must be filled and purchased as a prescription at the pharmacy counter. Alternatively, you can pay for the prescription 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 a WageWorks Health Care Card, shop only at general merchandise stores or pharmacies that have an IRS-approved inventory system in place. Visit www.sigis.com for the most updated list of approved merchants.
- **Keep an eye on your HRA account.** Log into your account online to see if you need to verify any Card purchases, or check your WageWorks webpage for the latest information.
- **Register for an online account at www.gbophb.org** (HealthFlex/WebMD) and select "Reimbursement Accounts" to begin. 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.

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, log into HealthFlex/WebMD 24/7 and select “Reimbursement Accounts” under HealthFlex Vendor Links. In addition to reviewing your most recent HRA activity, you can:

- Update your account preferences and personal information.
- Schedule payments to health care providers.
- View your transaction and account history for current and past plan years.
- Check the complete list of eligible expenses for your HRA 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 file claims from your smartphone or mobile device.

Using Your HRA Dollars

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

Using your WageWorks Health Care Card, if Offered

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.

- 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 items or services on the day you receive them. Where applicable, only pay the portion not covered by your health plan; present your health plan ID to help merchants determine your copay or coinsurance amount.
- 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 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 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.
- ▶ 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 HRA 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 HRA account through www.gbophb.org (HealthFlex/WebMD) and select “Reimbursement Accounts.”
- 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.gbophb.org, log into HealthFlex/WebMD and select “Reimbursement Accounts.” Then 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, Explanations of Benefits (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 through the WageWorks (“Reimbursement Accounts”) webpage and follow the instructions for submission.

For assistance, call WageWorks at **877-924-3967**.