HealthEquity® | WageWorks

EIT BENEFIT FUNDS

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QUICKSTART GUIDE

Your Health Reimbursement Arrangement

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**, select "LOG IN/REGISTER" and then "Employee Registration." You'll need to answer a few simple questions and create a username and password.

Questions?

If you have any questions or concerns, you can talk to a trained expert to learn more about the program. Just call 877.924.3967.

Download the EZ Receipts® mobile app!

Use your mobile device to file claims and take care of your account paperwork from anywhere.[1] Go to **www.healthequity.com/wageworks** to learn more.

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

Welcome to your health reimbursement arrangement (HRA). The HRA is a tax-free health reimbursement arrangement that you can use to be reimbursed for eligible medical (including dental, vision and prescription) expenses incurred by you and your eligible dependents. The HRA is a collectively-bargained benefit and is administered by HealthEquity in partnership with EIT Benefit Funds.

Ready to get started? This short guide will show you how.

Your HRA: The Essentials

Your HRA is governed by your employer's applicable plan provisions 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 Internal Revenue Service (IRS) regulations that govern the program. The following guidelines will help you avoid any inconvenience.

- You can use your HRA credit balance to pay for eligible expenses **as long as you are covered under the EIT Health & Welfare Plan at the time of service. Coverage includes COBRA continuation coverage from EIT.** You will not be reimbursed if you were not covered at the time of service.

- **Make sure account funds are only spent on expenses for those who are eligible.** Typically, those eligible are you, your spouse and your dependents.

- **Know what expenses are eligible.** Log in to your account at **www.healthequity.com/wageworks** for a c list of your employer's eligible healthcare expenses. Generally, eligible healthcare expenses include services and products that are medically necessary to treat a specific condition.

- **Over-the-counter (OTC) medications, drugs and menstrual care products.** You can use your HealthEquity® Visa® Card[2] (Card) for OTC medications and drugs, including menstrual care products. Alternatively, you can pay for the item 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. (HRA plans vary by employer, and these changes do not necessarily change the benefits under your employer's plan.)

- **Watch where you shop.** If using your HealthEquity 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.** Log in to your account online to see if you need to verify any Card purchases, or check **www.healthequity.com/wageworks** for the latest information.

- **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 Upload Receipts for online claims and Card usage requests.

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 and will even alert you if any Card transactions are in need of verification.

For the latest information, visit **www.healthequity.com/wageworks** and log in to your account 24/7. In addition to reviewing your most recent HRA activity, you can:

- Update your account preferences and personal information.
- Schedule payments to healthcare providers.
- Check the list of eligible expenses for your HRA program.
- Order additional HealthEquity Visa Cards for your family.
- Manage your account while on the go via the HealthEquity mobile website.
- Download the EZ Receipts app to file claims and Card use paperwork.

Using Your HRA Credits

When you pay for an eligible healthcare expense, you want to put your account to work right away. HealthEquity gives you several options to use your credits 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 HRA. If you would like to set up auto pay from your account, simply follow the instructions below.
- Log in to **www.healthequity.com/wageworks**.
- From the Dashboard, select your HRA program then click on the "Program Options" link.
- Under "Your Options" select the "Automatic Health Plan Claims "On" radio button.
- Select "Save Changes."

(or)

Using your HealthEquity Visa Card – Use your HealthEquity Visa Card (Card) instead of cash or credit at healthcare 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 eligible 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). No PIN is required.
- Pay for items or services on the 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 healthcare, dental, or vision insurance plan.
- **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 HealthEquity immediately and order a new one. You will be responsible for any charges until you report the lost Card.

Using your Mobile Device

With the EZ Receipts mobile app, you can file and manage your reimbursement claims and Card usage 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**.
- Log in to your account.
- Choose the type of receipt from the simple menu.
- Enter some basic information about the claim or Card transaction.
- 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 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 in to your HRA 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.

* You must, however, provide documentation. For more information about the documentation requirements and payment guidelines, visit **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**, 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.

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