

# Your WageWorks Healthcare Card

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## Top 5 Usage Tips

Your WageWorks® Healthcare Card is designed to make paying for eligible healthcare expenses quick, easy, and convenient. So why do you still have to verify expenses if you use your card to pay them? Such a pain!

Here are some simple card use tips to avoid the hassle of card use verification and get the most out of your card.



### 1. KNOW WHEN TO USE YOUR CARD

Use your card on the same day you purchase an eligible healthcare item or receive an eligible healthcare service.

When you use your card at the point of sale—meaning at the time of your doctor or dentist visit to make a copayment, for example, or at the pharmacy to pay for a prescription—it's more likely that your expenses will be automatically verified as eligible. Using your card at the point of sale can help you avoid the hassle of card use verification.

### 2. KNOW WHEN NOT TO USE YOUR CARD

Avoid using your card to pay bills for expenses incurred in the past.

Automatic card use verification takes place on the day the card is used.

When you use your card to pay for expenses incurred in the past, you most likely will have to provide additional verification. And that's a pain.

Here's a good rule of thumb. If you receive a bill from your healthcare provider weeks or months after you receive an eligible item or service, don't use your card. Choose the Pay My Provider payment option instead. When you submit a Pay My Provider claim, you can have a payment sent directly to your doctor, dentist, or other provider from your account so you don't have pay out-of-pocket.

### 3. KNOW WHERE TO USE YOUR CARD

Use your card at the pharmacy counter rather than at other cash registers in the store, if you can. Often only the cash registers at the pharmacy counter are linked to the system that enables WageWorks to automatically verify the eligibility of your expenses. Avoid the hassle of card use verification, and use your card at the pharmacy register.

### 4. KNOW HOW TO USE YOUR CARD IN THE NEW PLAN YEAR

Thanks to smart card technology, your WageWorks Healthcare Card knows the Healthcare FSA or HSA-Compatible FSA plan design your employer has selected for you. Your card knows to pay eligible expenses from money in your account according to the appropriate plan year.

If you have a Healthcare FSA with Carryover and money in your account was carried over to the new plan year, your Healthcare Card pays for eligible expenses with money from the new plan year first before tapping into the money carried over from the previous plan year.

If you don't spend your carryover dollars over the course of the new plan year, don't worry. You may still carry over up to \$500 left in your account into next year.

### 5. KNOW WHO CAN USE YOUR CARD

You can use your card, of course. But don't forget your spouse or other eligible dependents can also use the Healthcare Card. It's easy to get additional cards for your family. Log into your WageWorks account, click on the Card Center tab, and order additional cards at no extra charge.

Learn More

[www.wageworks.com/myhealthcard](http://www.wageworks.com/myhealthcard)



#### About WageWorks

WageWorks (NYSE: WAGE) is a leader in administering Consumer-Directed Benefits (CDBs), which empower employees to save money on taxes while also providing corporate tax advantages for employers. WageWorks is solely dedicated to administering CDBs, including pre-tax spending accounts, such as health and dependent care Flexible Spending Accounts (FSAs), Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs), as well as Commuter Benefit Services, including transit and parking programs, wellness programs, COBRA, and other employee benefits. WageWorks makes it easier to understand and take advantage of Consumer-Directed Benefits for approximately 45,000 employers and over 4 million people. WageWorks is headquartered in San Mateo, California, with offices in major locations throughout the United States. For more information, visit [wageworks.com](http://wageworks.com).



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