

The WageWorks Visa Health Care Card

Brought to you by **WageWorks®**

Make Saving Convenient

Flexible Spending (FSA) and Health Reimbursement (HRA) Accounts help you save on health care expenses. The WageWorks Visa® Health Care Card makes it easier and more convenient.

The WageWorks Visa Health Care Card (the Card) makes funds immediately available to you for payment of eligible health care services, goods and prescriptions at health care providers, pharmacies and drugstores, thus reducing the need to submit receipts and wait for reimbursement. You can also use your Card wherever it's accepted to pay for eligible over-the-counter (OTC) items. In order to accept the Card, a merchant must have an IRS-qualified system that can automatically verify transactions at checkout. For a list of qualified merchants, please visit www.sigis.com.

When you use your Card for an eligible item or service, the money is taken directly from your account, so there's no need to submit paper receipts or be reimbursed. For those transactions that can be verified at checkout, you'll just need to save your receipts for the IRS, and your records. In instances where WageWorks can not verify the card transactions using other means¹ we will ask for a receipt.



Quick Facts

- ▶ Use your Visa Health Care Card for copays, coinsurance, prescriptions, deductibles, orthodontia, vision care, and hundreds of eligible over-the-counter items. You can visit www.wageworks.com for a general list of eligible expenses².
- ▶ Many of your copay, prescription, and recurring expense transactions can be verified without any further action by you.
- ▶ You can use your WageWorks Visa Card to pay for eligible health care expenses at all kinds of qualifying merchants, including doctors' offices, grocery stores, discount stores and more.³
- ▶ Save all itemized receipts, in case required for tax purposes or for purchase substantiation.
- ▶ Your Card has no PIN, so select CREDIT instead of DEBIT, or ask the cashier for assistance.

1. Per the IRS Regulation

2. Eligible expenses can vary by employer. Please contact your employer or log on to your account at www.wageworks.com to access your employer's specific eligibility list.

3. For a complete list of participating merchants, visit www.sigis.com.



Using the Card

Know What's Eligible before You Pay

Before you use the Card, make sure that whatever you intend to pay for is eligible under IRS regulation and your employer's FSA and/or HRA program. If the Card is used for a non-eligible item or service, you will be required to pay back your account, or risk Card suspension. Log on to your account at www.wageworks.com to access your employer's specific eligibility list.

Know When to and When NOT to Use the Card

WageWorks and its partners have worked hard to make your Card easy to use at approved merchants and health care providers. You can only use your Card to pay for over-the-counter eligible items and prescriptions at these merchants. You can expect, however, to be required to submit a receipt when using the Card for anything other than a copayment at a health care provider's office, dentist or hospital, as the IRS requires that we verify the eligibility of the service performed.

Save Your Receipts

By law, WageWorks is required to verify the eligibility of all purchases made with the Card. Many Card transactions will be verified at the point of purchase, or later through our post-transaction process. If, however, we are unable to determine whether a transaction was for an eligible health care product or service, we will request an itemized receipt to verify your purchase.

Carefully Review Your Account Statements

Your monthly electronic account statement details any transactions requiring receipt or repayment. The best way to avoid any potential problems is to review your statement or access your account online for unverified Card purchases. The "Card Transaction" section shows all Card transactions that are not yet verified, and explains your options for resolving these.

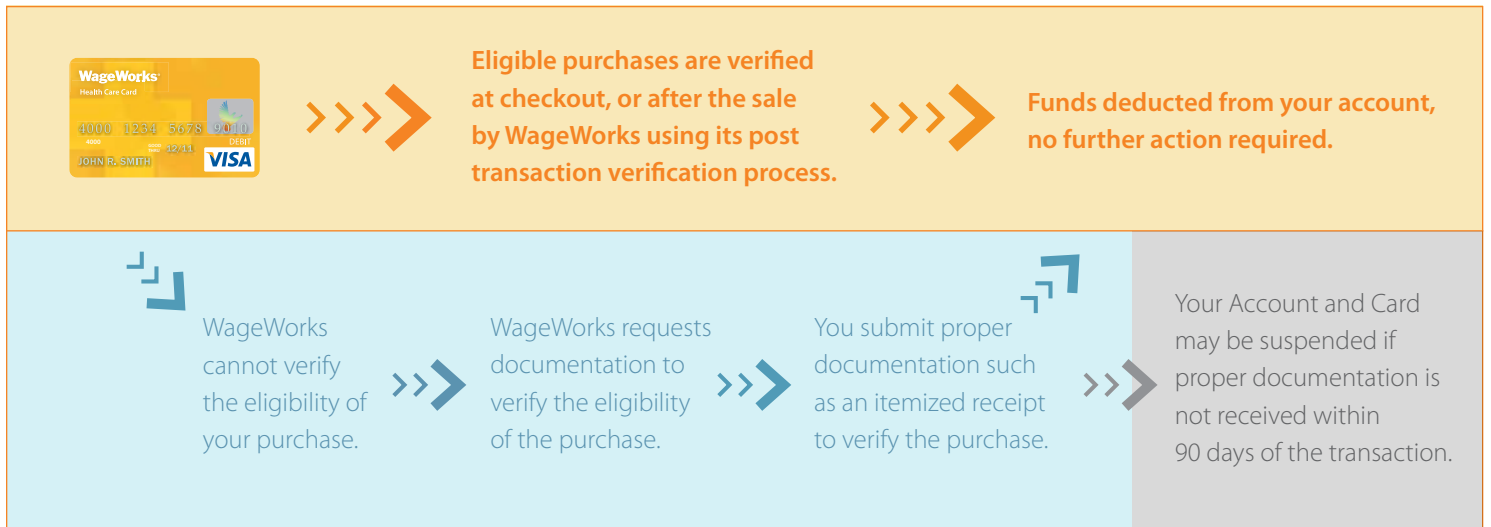
Quickly Resolve Outstanding Card Transactions

Keep your Card and account in good standing by quickly resolving any unverified Card transactions. Unverified Card transactions can be resolved in one of three ways:

- ▶ You can submit a copy of the original detailed receipt;
- ▶ Submit an equivalent receipt for an eligible purchase not made with the Card; or
- ▶ You can repay your account for the outstanding unverified amount.
- ▶ Or you can do any combination of the above.

Remember, always use the Card Use Verification (CUV) form that comes with your statement to resolve unverified transactions. If you do not supply the proper documentation or pay back the account after 90 days from the transaction date, your Card privileges may be suspended and we will deduct the amount that is unverified from the next Pay Me Back reimbursement check. Visit www.wageworks.com/card to learn more.

Your Visa Health Care Card at Work



* These are merchants that can automatically verify FSA/HRA card purchases for eligible healthcare expenses.

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Your WageWorks Visa Health Care Card is issued by The Bancorp Bank, pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

WW-HC-CARD-OVER-VISA (Jul 2008)

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www.wageworks.com