

QUICKSTART GUIDE

Your Flexible Spending Account



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Account Access

You can access your FSA account via Workday 24/7. Go to workday.osu.edu, and click Menu, select Benefits and Pay Hub and click the “My FSA/HRA/LSA (HealthEquity)” link under suggested links to check your account balance, track expenses and file a claim.

For More Information

Go to go.osu.edu/fsa-hra.

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**.

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

Welcome to your health care and/or dependent care Flexible Spending Account (FSA) sponsored by your employer and brought to you by HealthEquity|WageWorks.

Your health care FSA is a great way to save on hundreds of eligible expenses like prescriptions, copayments, coinsurance, over-the-counter (OTC) items, and many other eligible expenses.

The dependent care FSA will reimburse for eligible child or elder care. Dependent Care accounts do not cover dependent's health care expenses.

Your FSA: The Essentials

Your health care FSA is governed by your employer's applicable plan provisions that detail who is eligible to use the account, 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 Internal Revenue Service (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 dependents.
- **Know what expenses are eligible.** Go to workday.osu.edu, click Menu, select Benefits and Pay Hub and click the “My FSA/HRA/LSA (HealthEquity)” link under suggested links for a list of health care expenses. Generally, eligible health care 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 use your HealthEquity® Visa® Card¹ (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|WageWorks 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.)
- **Watch where you shop.** If using your HealthEquity Visa Card, shop only at general merchandise stores or pharmacies that have an IRS-approved inventory system in place. Visit sigis.com for the most updated list of approved merchants. The Card will not work at a non-certified merchant.
- **Verify all Card transactions.** If a transaction is not automatically verified at checkout or by a third-party system, you will be notified by email or upon login to your account to provide documentation of the expense. Failure to submit documentation may result in your Card being suspended for future expenses.
- **Access your account** via workday.osu.edu by clicking Menu, select Benefits and Pay Hub and click the “My FSA/HRA/LSA (HealthEquity)” link under suggested links. Provide a current email to 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 and Card usage requests.
- **Set up Direct Deposit** for any reimbursements after logging in under the profile page of your account by entering your banking information and confirming the details entered.
- **Keep track of your FSA balance.** Plan ahead to make sure you spend the full amount of your balance. You will forfeit any funds that are not reimbursed from your FSA by the stated claims filing deadline.

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Managing Your Account

You can manage and check up on your account 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.

Access your account 24/7 for the latest information by going to workday.osu.edu and clicking Menu, select Benefits and Pay Hub and click the “My FSA/HRA/LSA (HealthEquity)” link under suggested links. 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 health care and dependent care providers.
- Check the list of eligible expenses for your FSA program.
- Order additional HealthEquity Visa Cards for your family.
- Download the EZ Receipts app to file claims and submit Card receipts.

Using Your FSA Dollars

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

Using your HealthEquity Visa Card

Use your HealthEquity Visa 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 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.
- Consider paying 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 medical, 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 submit documentation may result in your Card being suspended for future expenses.
- If you lose your Card, please call HealthEquity|WageWorks immediately and order a new one. You will be responsible for any charges until you report the lost Card. You may order a replacement card on your account under the Card Center tab.

Using your Mobile Device

With the EZ Receipts mobile app, you can file and manage your reimbursement claims and upload documentation of a Card expense on the spot, with a click of your mobile device camera, from anywhere.

To use EZ Receipts:

- Go to workday.osu.edu, and click Menu, select Benefits and Pay Hub and click the “My FSA/HRA/LSA (HealthEquity)” link under suggested links.
- On the account page click your name at the top right, click Profile.
- Click on one of the active accounts under your profile.
- On the next page at the left click username & password, this information will be specific to the EZ Receipts mobile app.
- Enter a username
- Enter a password, click save changes.
- Download EZ Receipts in the Apple app store or Google Play. Enter the username and password above to use the app after download.

Paying online

You can pay many of your eligible health care 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 workday.osu.edu, click Menu, select Benefits and Pay Hub and click the “My FSA/HRA/LSA (HealthEquity)” link under suggested links.
- 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|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, go to workday.osu.edu and click on the Menu, select Benefits and Pay Hub and click the “My FSA/HRA/LSA (HealthEquity)” link under suggested links.

Filing a claim

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

- Go to workday.osu.edu, click on Menu, select Benefits and Pay Hub and click the “My FSA/HRA/LSA (HealthEquity)” link under suggested links
- 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 by following the steps noted above under the “Account Access” section.

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