

QUICKSTART GUIDE

Your Health Reimbursement Account



At-a-Glance

Your HRA:
The Essentials

Managing Your Account

Using Your HRA Dollars

Account Access

You can access your HRA account via Workday 24/7. Go to workday.osu.edu, and click on the My FSA/HRA/LSA (HealthEquity) link under the Benefits app 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 Reimbursement Account (HRA) program sponsored by your employer and brought to you by HealthEquity|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.

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

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 expenses for those who are eligible.** Typically, those eligible are you, your spouse and your eligible dependents.
- **Know what expenses are eligible.** Go to workday.osu.edu and click on the My FSA/HRA/LSA (HealthEquity) link under the Benefits app for a complete list of employer's eligible health care expenses. Generally, eligible health care 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 Health Care 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.
- **Watch where you shop.** If using a HealthEquity Health Care 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.
- **Keep an eye on your HRA.** Go to workday.osu.edu and click on the My FSA/HRA/LSA (HealthEquity) link under the Benefits app to see if you need to verify any Card purchases or check for the latest information.
- **Access your account** via workday.osu.edu by clicking on My FSA/HRA/LSA (HealthEquity) link under the Benefits app. 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 Upload Receipts for online claims 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.

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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 on the My FSA/HRA/LSA (HealthEquity) link under the Benefits app. In addition to reviewing your most recent HRA activity, you can:

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

Using Your HRA Dollars

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

Using your HealthEquity Health Care Card

Use your HealthEquity Health Care 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).
- Consider paying 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 submit documentation may result in your Health Care 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.

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:

- Go to workday.osu.edu, and click on the My FSA/HRA/LSA (HealthEquity) link under the Benefits app.
- 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 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 workday.osu.edu, click on My FSA/HRA/LSA (HealthEquity) under the Benefits app.
- 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, visit workday.osu.edu and click on the My FSA/HRA/LSA (HealthEquity) link under the Benefits app.

Filing a claim

You also can file a claim online to request reimbursement for your eligible expenses.

- Go to workday.osu.edu, and click on the My FSA/HRA/LSA (HealthEquity) link under the Benefits app.
- 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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