

**QuickStart Guide****Your Retirement Health Care Account (RHCA)***everyone benefits***Includes:**

Your RHCA: The Essentials; Managing Your Account; and Using Your RHCA Dollars.

**Register online now!**

To register, just visit [www.wageworks.com](http://www.wageworks.com) and click "Log in / Register" and select "Employee Registration".

Set up direct deposit for faster reimbursement. You'll need to create a username and password and reestablish your direct deposit.

**Questions? Ask us.**

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

Just call **877-WageWorks (877-924-3967)** Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.

**Download the EZ Receipts® mobile application.**

Use your smartphone to file claims and take care of your account paperwork from anywhere. Go to [www.wageworks.com/myezreceipts](http://www.wageworks.com/myezreceipts) to learn more.

**Welcome to WageWorks. Here's How it Works.**

Welcome to your Retirement Health Care Account (RHCA) sponsored by FCA and brought to you by WageWorks. Your RHCA was funded by contributions from you or FCA during your career.

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

**Your RHCA: The Essentials**

Your RHCA 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. It's important to comply with the IRS regulations. The following guidelines will help you avoid any inconvenience.

- ▶ **Make sure account funds are only spent on those who are eligible.** Typically, those eligible are you, your spouse and your eligible dependents. No new dependents can be added post retirement.
- ▶ **Know what expenses are eligible.** Log into your account at [www.wageworks.com](http://www.wageworks.com) for a complete list of 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) drugs require a prescription.** To use your account for over-the-counter (OTC) drugs, you'll need to get a prescription from your doctor. You can pay for the item out-of-pocket and then use the online or paper Pay Me Back claim form or your smartphone or mobile device to submit your receipt along with the prescription to WageWorks for reimbursement.
- ▶ **Keep an eye on your RHCA.** Log into your account at [www.wageworks.com](http://www.wageworks.com) to view your transactions. Keep track of your balance with Merrill Lynch at [www.benefits.ml.com](http://www.benefits.ml.com).
- ▶ **Register for an online account at [www.wageworks.com](http://www.wageworks.com).** 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.
- ▶ **Keep Your Receipts.** Save receipts that describe exactly what you paid for. Make sure the amount and the **service date** – not the payment date – are included.

## QuickStart Guide

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### Managing Your Account

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You can manage and check your account through WageWorks online or over the phone at 877-924-3967. The "Claims and Activity" page online details all your account activity.

For the latest information, visit [www.wageworks.com](http://www.wageworks.com) to log into your account 24/7. In addition to reviewing your most recent RHCA activity, you can:

- ▶ Update your account preferences and personal information
- ▶ Set up or update your direct deposit information
- ▶ Check the complete list of eligible expenses
- ▶ Manage your account while on-the-go via the WageWorks mobile website
- ▶ Download the EZ Receipts® app so that you are able to file claims from your smartphone or mobile device

### Using Your RHCA Dollars

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When you pay for an eligible health care expense, you want to put your account to work right away.

#### Filing a claim

File a claim online to request reimbursement for your eligible expenses.

- ▶ Go to [www.wageworks.com](http://www.wageworks.com), log into your account and click "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 following pieces of information required by the IRS:
  - ✓ Date of service or purchase
  - ✓ Patient name
  - ✓ Detailed description
  - ✓ Patient portion or amount owed
  - ✓ Provider or merchant name

Most claims are processed within one or two business days after they are received, and payments are sent shortly thereafter.

To ensure the fastest receipt of your reimbursement, reestablish or set up direct deposit by logging in to your account at [www.wageworks.com](http://www.wageworks.com). Then click on REIMBURSEMENT METHOD and select DIRECT DEPOSIT under "Select Reimburse Payments by."

If you prefer to submit a paper claim by fax or mail, download a Pay Me Back claim form at [www.wageworks.com](http://www.wageworks.com) and follow the instructions for submission.

#### Using your Smartphone or Mobile Device

With the EZ Receipts mobile app from WageWorks, you can file and manage your reimbursement claims on the spot with a click of your smartphone or mobile device camera, from anywhere.

To use EZ Receipts:

- ▶ Download at [www.wageworks.com/myezreceipts](http://www.wageworks.com/myezreceipts)
- ▶ Log into your account
- ▶ Choose the type of receipt from the simple menu
- ▶ Enter some basic information about the claim
- ▶ Use your smartphone camera or mobile device to capture the documentation
- ▶ Submit the image and details to WageWorks

