

QUICKSTART GUIDE

Your Health Reimbursement Arrangement



At-a-Glance

Your HRA:
The Essentials

How You Are Reimbursed
From Your HRA

Managing Your Account
Using Your HRA Dollars

Register online now!

If you haven't registered online yet, please do so today. To register, just visit www.healthequity.com/wageworks, select "LOG IN/REGISTER" and then "Employees." You'll need to answer a few simple questions and create a username and password.

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.

Hearing Impaired (TTY):
866-353-8058

International resident:
262-238-4000

Welcome to HealthEquity

Take control of your healthcare costs

Welcome to your health reimbursement arrangement (HRA)* program sponsored by JM Family, and administered by HealthEquity. Through this program, you can use money in your HRA to help pay for your healthcare premiums and expenses after retirement. Your account can also be used for costs not covered by your health insurance, and this QuickStart Guide tells you how to put it all to work.

Inside you'll find the quick-reference information you need to pay for eligible expenses using your HRA and track your transactions—plus tips for getting the most from the program.

So please read on and learn how to take control over your healthcare expenses—with the savings, control, and flexibility of your HRA from JM Family.

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.** This includes retirees and their eligible spouses.
- **Know what expenses are eligible.** HRA funds can be used to pay or be reimbursed for the premiums of the medical, Medicare Advantage, Medigap or Medicare Prescription Drug plan of your choice. HRA funds can also be used for eligible medical expenses, (such as copayments for doctor office visits), dental and vision plan premiums, and Medicare Part B premiums.
- **Over-the-counter (OTC) medications and drugs.** You can use your HealthEquity® Visa® Healthcare Card (Card) for OTC medications. Alternatively, you can pay for the item out of pocket and use Pay Me Back to submit your claim to HealthEquity 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 Healthcare Card, shop only at general merchandise stores or pharmacies that have an IRS-approved inventory system in place. Visit www.sigis.com for the most updated list of approved merchants.
- **Proof of expenses.** You must provide proof for each expense listed on your Pay Me Back claim form.
- **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.
- **Keep an eye on your HRA.** Log in to your account online to see if you need to verify any Card purchases, or check www.healthequity.com/wageworks for the latest information.

*Your Health Cash Plan (HCP) is referred to as a health reimbursement account throughout this document.

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How You Are Reimbursed From Your HRA

Type of claim or expense	How you may be reimbursed for this type of expense	Proof required
Monthly Medicare premiums deducted from your Social Security checks Medicare Part B, C or D premiums	Complete section one of the Pay Me Back claim form to initiate a one-time annual request to be automatically reimbursed for monthly Medicare Part B, C, or D premiums that are deducted from your Social Security checks.	Social Security Cost of Living Statement (you receive in November or December of each year) that shows your Medicare deductions.* (See note below.)
Healthcare premiums not deducted from your Social Security check Insurance premiums that you paid for out of pocket	Complete the second section of the Pay Me Back claim form.	<ul style="list-style-type: none">• A copy of a statement from your insurance carrier and proof that you have paid those premiums, such as canceled checks, credit card statements or bank account statements showing the premium amounts have been paid.• Documentation provided should show the premium paid, service start and end dates, patient name, provider name and type of service.• You can submit carrier statements reflecting the payment for that coverage period.
Other expenses Expenses for copays, deductibles or eligible health-related expenses that your insurance or Medicare doesn't cover	Complete section three of the Pay Me Back claim form, use your Card, or choose the Pay My Provider option.	Submit a copy of a receipt or other documentation, such as an Explanation of Benefits (EOB) showing the amount paid out of pocket. Documentation must include: name of patient or individual who received benefits; date of service; and type of service. If you are purchasing over-the-counter drugs, such as Advil, Claritin, or Zantac, you will need to get a doctor's prescription and submit it along with your receipt.

Managing Your Account

You can manage and check up on your account through HealthEquity 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.

For the latest information, visit **www.healthequity.com/wageworks** and log in to your account 24/7. In addition to reviewing your most recent HRA activity, you can:

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

Using Your HRA Dollars

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

Claims and Credit Balance

Because your HRA rolls over from year to year, there is no expiration date on your claims or deadline for you to file.

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:

- Download at **www.healthequity.com/wageworks/aboutmobile**.
- Log in to your account.
- Choose the type of receipt from the simple menu.
- Enter some basic information about the claim or Card transaction.
- Use your mobile device camera to capture the documentation.
- Submit the image and details to HealthEquity.

Pay My Provider online

You can pay many of your eligible healthcare 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 **www.healthequity.com/wageworks**.
- 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 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 **www.healthequity.com/wageworks**.

Filing a Pay Me Back claim

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

- Go to **www.healthequity.com/wageworks**, log in to your account and 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 at **www.healthequity.com/wageworks** and follow the instructions for submission.

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Using your HealthEquity Healthcare Card

Use your HealthEquity Healthcare Card (Card) instead of cash or credit at healthcare 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 **www.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 do so may result in your Card being suspended.
- If you lose your Card, please call HealthEquity immediately and order a new one. You will be responsible for any charges until you report the lost Card.

Pay Me Back Recurring Premium Claim for the Current Year

You have the option of submitting one claim for future monthly premium reimbursements for the remainder of the calendar year.

Go to **www.healthequity.com/wageworks**, log in to your account and select “Submit Receipt or Claim.”

- Select “Pay Me Back.”
- Fill in all the information requested on the form and submit.

Claim Example

You will enter the full range of coverage date range as well as the total amount for the multiple months.

For example; if you owe a monthly premium of \$100.00 beginning February. The claim form indicates 2/1/2023 – 12/31/2023 with an amount of \$1100.00. Enter the coverage period as 2/1/2023 – 12/31/2023 (\$100 x 11 months = \$1100).

- You are required to provide Proof and Type of Coverage as well as Proof of Payment for one month and complete the claim form requesting payment for multiple months for the remainder of the calendar year. This is evident by the amount claimed and the date range claimed. The example above would require proof and type of coverage as well as proof of payment only for February to establish the recurring claim.
- Scan or take a photo of your information.
- Attach supporting documentation to your claim by using the upload utility.

Documentation examples below:

- A copy of a statement from your insurance carrier and proof that you have paid that monthly premium such as canceled checks, credit card statements or bank account statements showing the premium amounts have been paid.
- You can submit carrier statements reflecting the payment for that coverage period as well as type of coverage.