



P.O. Box 60010 Phoenix, AZ 85082-0010

Your Flexible Spending Accounts



Includes:

Your FSA: The Essentials

Managing Your Account

Using Your FSA Dollars

Register online now!

If you haven't registered online yet, please do so today — To register, just visit www.takecarewageworks.com and click "Log in / Register" and select "Employee Registration". You'll need to answer a few simple questions and create a username and password.

Questions? Ask us.

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 those who are eligible. Typically, those eligible are you, your spouse and your eligible dependents.
- ▶ Register for an online account at www.takecarewageworks.com. When you register online and provide a current email, you ensure that you will have 24/7 access to your account. 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.
- ▶ Keep track of your FSA account balance. Plan ahead to make sure you spend the full amount of your balance.
- ▶ Know what expenses are eligible. Log into your account at www.takecarewageworks.com for a list of your employer's eligible health care and dependent 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 and other documentation that describe exactly what you paid for. Make sure the amount and service date – not the payment date – are included.
- ▶ Get a prescription from your doctor. To use your account for over-the-counter (OTC) drugs you'll need to get a prescription from your doctor. If you use a take care® by WageWorks Card (Card), you can use the Card for prescribed OTC drugs, but they must be filled and purchased as a prescription at the pharmacy counter. Alternatively, you can pay for the item out-of-pocket and use Pay Me Back to submit your claim and prescription to WageWorks for reimbursement. Pay Me Back claims can be submitted online, or with your smartphone or mobile device.
- ▶ Watch where you shop. If using the Card, shop at general merchandise stores or pharmacies that have an industry standard (IIAS) inventory system in place. Visit www.sigis.com for the most updated list of approved merchants. The Card should decline if the merchant is not approved.

