

The WageWorks Health Care Card for 2008

Brought to you by **WageWorks®**

Making Saving Convenient

Flexible Spending (FSA) and Health Reimbursement (HRA) Accounts help you save on health care expenses. The WageWorks Health Care MasterCard® (the Card) just makes it easier and more convenient.

The Card makes funds immediately available to you for payment of eligible medical services, goods and prescriptions at health care providers, pharmacies and drugstores, thus reducing the need to submit receipts and wait for reimbursement. You can also use your Card to pay for eligible over-the-counter (OTC) items at grocery stores, supermarkets, discount stores, wholesale clubs, convenience stores and online pharmacies that are participating Inventory Information Approval System (IIAS) merchants. Such systems verify eligible purchases at the register, eliminating the need for you to take any further action.

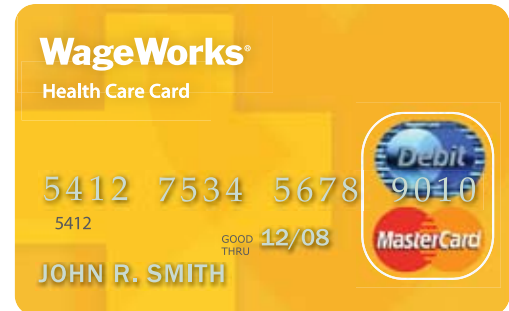
When you use your Card for an eligible item or service, the money is taken directly from your account, so there's no need to submit paper receipts or be reimbursed. And since most of your transactions can be verified at checkout, you'll just need to save your receipts for the IRS, and your records.

Using the Card

Know What's Eligible before You Pay

Your Card is a great way to pay for necessary medical expenses. But, not all medical expenses are equal, or eligible. Before you use the Card, make sure that whatever you intend to pay for is eligible under IRS regulation and your employer's FSA and/or HRA program. (For a complete list, please go to www.wageworks.com) If the Card is used for a non-eligible item or service, you will be required to pay back your account, or risk Card suspension. If you're not sure whether something is eligible, check the list of standard eligible expenses on www.wageworks.com, or better yet, log on to your account to review your employer's specific eligibility list accessible from your Health Care Overview page.

Continued on the back ►



The WageWorks Health Care Card

Quick Facts

- 1 Use your Card for copays, coinsurance, prescriptions, deductibles, orthodontia, vision care, and hundreds of over-the-counter items.
- 2 WageWorks can verify many of your copay, prescription, and recurring expense transactions after the sale without any further action by you.
- 3 For best results, use the Card only at pharmacies and drugstores (health care merchants) that are participating IIAS merchants.
- 4 Non-health care merchants (supermarkets, grocery stores, wholesale clubs, online pharmacies, and convenience stores) must be participating IIAS merchants to accept the Card. (For a complete list of merchants, go to www.wageworks.com/iias.)
- 5 Save your receipts.
- 6 Although technically a debit card, always select the "Credit" option at the register — There is no PIN associated with the Card.
- 7 The Card does not allow access to cash or ATM.



Know When to and When NOT to Use the Card

WageWorks and its partners have worked hard to make your Card easy to use at health care providers, participating IAS merchants, and pharmacies. In many instances, the partnerships we've established help us verify prescription transactions after the sale. When receipts are requested (see chart below), it is usually after a purchase at a non-participating IAS health care merchant that sells eligible and ineligible OTC items along with prescription medications. You will be able to use the Card at a pharmacy or drugstore but in most cases you will need to submit your receipts for verification. For best results, pay for prescriptions with your Card. Use another form of payment and submit receipts for reimbursement via Pay Me Back for all other eligible items.

Shop for OTC Items at Participating IAS Merchants

IIAS is new for 2008, and is intended to make life easier and more convenient for cardholders. Beginning January 1, 2008, non-health care merchants must be an IAS participant to accept the Card. This eliminates the guess work, makes sure that you can only use the Card for eligible items, and does away with the need to submit receipts for verification after the purchase. You will, however, be able to use the Card for OTC items at health care merchants* (such as pharmacies and drug stores) that are not a participating IAS merchant. Using the Card at non-participating merchants such as pharmacies and drugstores for OTC items will result in the need for you to submit receipts for verification. For more information on IIAS and the latest list of participating IAS merchants go to www.wageworks.com/iias.

Help Us Help Reduce Your Need to Submit Receipts

One way you can help is by providing us with your Health Plan Member IDs, which provides us with information we use to verify transactions at health care providers and pharmacies. To do so, log on to your account at www.wageworks.com, and click on "Improve My Card Experience" from the Health Care Overview page.

Save Your Receipts

By law, WageWorks is required to verify the eligibility of all purchases made with the Card. Many Card transactions will be verified at the point of purchase with IAS, or later through our post-transaction process. If, however, we are unable to determine whether a transaction was for an eligible health care product or service, we will need you to submit a detailed receipt to verify your purchase.

Carefully Review Your Account Statements

Your periodic account statement details any transactions requiring receipt or repayment. The best way to avoid any potential problems is to review your statement or access your account online for unverified Card purchases. The "Card Transaction" section shows all Card transactions that are not yet verified, and explains your options for resolving these. Plus, you can always visit www.wageworks.com for the most up-to-date information on your account. If you do not supply the proper documentation or pay back the account after 90 days from the transaction date, we will deduct the amount that is unverified from the next Pay Me Back reimbursement check.

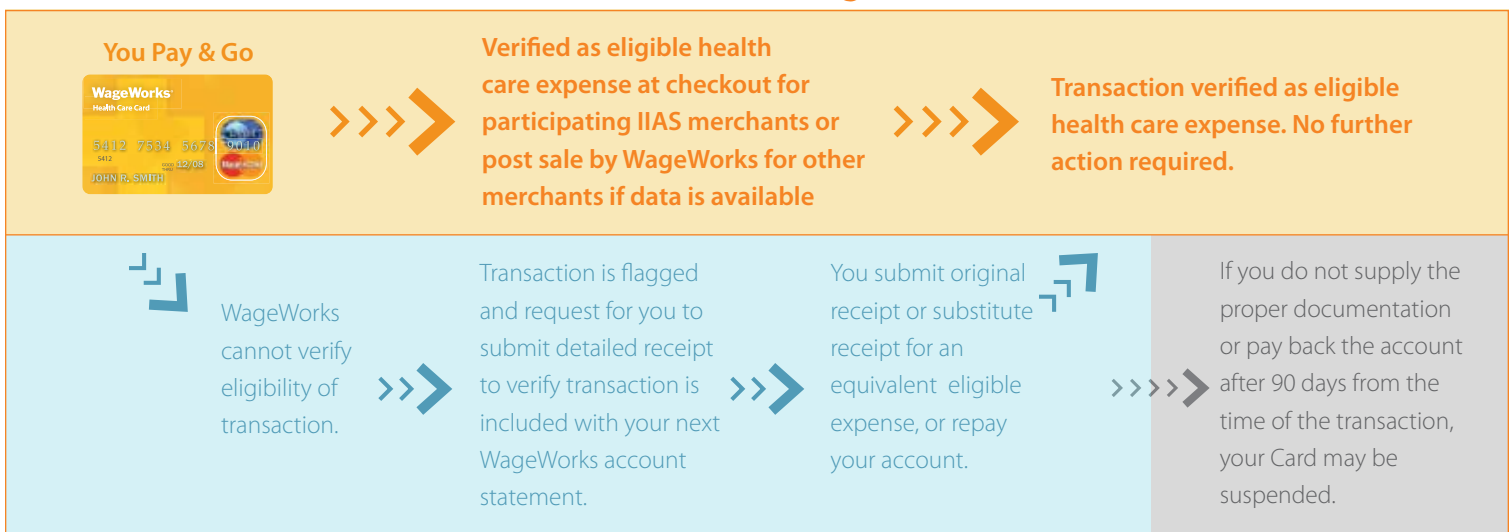
Quickly Resolve Outstanding Card Transactions

Keep your Card and account in good standing by quickly resolving any unverified Card transactions. Unverified Card transactions can be resolved in one of three ways: you can submit a copy of the original detailed receipt; submit an equivalent receipt for an eligible purchase not made with the Card; or, you can repay your account for the outstanding unverified amount. Or you can do any combination of the above. If you do not resolve your outstanding unverified transactions within 90 days**, your Card privileges may be suspended. Visit www.wageworks.com to learn more.

* Pharmacies and drugstores, which are currently classified as health care merchants, have until 1/1/2009 to become a participating IAS merchant.

** As of 11/15/2007

Your Health Care Card at Work – Understanding the Process:



Copyright © WageWorks 2008. WageWorks is a registered trademark of WageWorks, Inc. Throughout this document, "savings" refers to tax savings only. No part of this document is tax, financial, or legal advice. You should consult your own advisors regarding your personal situation and whether this is the right program for you.

This card is issued by BankFirst pursuant to a license from MasterCard International Incorporated.