



Wespath

BENEFITS | INVESTMENTS

a general agency of The United Methodist Church



HEALTHFLEX

Frequently Asked Questions

HealthFlex Debit Card

GENERAL USAGE

Q: What is the HealthFlex debit card (WageWorks Visa® Healthcare Card)?

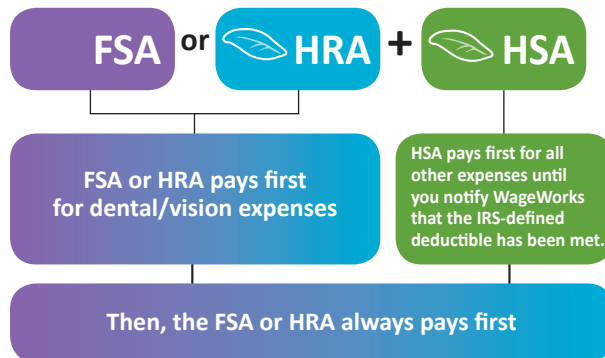
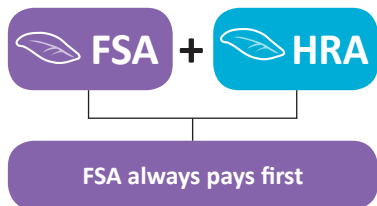
A: The HealthFlex debit card is like a bank debit card, but with one key difference: the HealthFlex card is linked specifically to your HealthFlex health accounts—such as your flexible spending account (FSA), health reimbursement account (HRA) or health saving account (HSA).

The HealthFlex debit card is also called the WageWorks Visa® Healthcare Card. You can use the card to pay most health care providers directly at the time of service. This includes doctors, dentists, clinics, hospitals and many pharmacies.

Q: How does the HealthFlex debit card work?

A: The HealthFlex debit card is linked to your health care FSA, HRA, and/or HSA account. When you incur an eligible health care expense, you simply swipe your card at the point of sale or service, and select “credit.”

The amount of the purchase is deducted directly from your active account balance and paid to your health care provider. If you have multiple accounts, your HealthFlex debit card knows which account to pull from first.



WageWorks Contact Information

(1-877-WageWorks)
1-877-924-3967

wespath.org
HealthFlex/WebMD
 Select “My HealthFlex Benefits;”
 Then “HealthFlex Accounts—WageWorks”

GENERAL USAGE (continued)**Q: Do I have to apply for the HealthFlex debit card or enroll?**

A: No. If you participate in either the health care FSA, the HRA or the HSA, you will automatically receive the debit card from WageWorks by first-class mail at your home address.

Q: How many HealthFlex debit cards will I receive?

A: WageWorks will issue one debit card for you and one for your spouse. You may request additional cards for your spouse and eligible dependents/children age 18 or older by calling WageWorks at **1-877-924-3967** or through the HealthFlex/WebMD website (wespath.org; click “**HealthFlex/WebMD**” and log in. Then choose “**My HealthFlex Benefits > Health Accounts—WageWorks.**”) For the HRA, your spouse and dependent must be covered under the HealthFlex plan to obtain a card. For the FSA or HSA, he or she does not need to be covered by HealthFlex to obtain a card.

Q: When I receive my HealthFlex debit card, will I be able to use it right away?

A: Yes. Call the WageWorks phone number that accompanies your new HealthFlex debit card to activate it.

Q: Where can I use my HealthFlex debit card?

A: Depending on your active account balance, you can use your HealthFlex debit card at most medical providers that display the Visa® logo (including doctors’ offices, dental and vision care providers, hospitals, clinics and pharmacies). *The debit card will only be accepted at qualified merchants or providers whose products and services relate directly to health care.* The card may be accepted at major general retailers such as Target, Wal-Mart and national chain grocery stores—but *only to pay for FSA-eligible expenses.* You cannot use the HealthFlex debit card pay for items such as clothing, toiletries, groceries or toys.

Q: Can I use my HealthFlex debit card at a pharmacy?

A: Yes, you may use your HealthFlex debit card at pharmacies that have an Information Inventory Approval System (IIAS). An IIAS enables health care FSA- and HRA-eligible products to be separated from non-eligible products at the point of sale, so that only eligible products are purchased with the debit card. For a complete listing of merchants with an IIAS in place, please visit sig-is.org, and search under “**Store Locator.**”

Q: Can I use my HealthFlex debit card to purchase prescription medications and prescribed medical supplies, such as syringes?

A: Yes. Your debit card will work to pay for prescribed medications and medical supplies (if you shop at an IIAS-qualified pharmacy).

Q: Can I use my HealthFlex debit card for mail-order drugs?

A: Yes. You can leave your HealthFlex debit card number “on file” with OptumRx, to be used for future refills of mail-order drugs.

Q: Can I use my HealthFlex debit card to purchase items that are not eligible for the health care FSA, HRA or HSA?

A: No. The HealthFlex debit card **cannot** be used to purchase items that are not eligible for the FSA, HRA or HSA, such as soda, milk, gum, gas or groceries. You will need to use another form of payment for these non-health items.

Q: What happens to my health account balance when I use the HealthFlex debit card?

A: As you use the HealthFlex debit card or submit claims, the health account(s) balance on the card will be adjusted to equal the amount you have available in your account. If you don’t have sufficient funds in your account(s) to cover your eligible expenses or purchase, your debit card will be declined.

GENERAL USAGE (continued)

Q: How do I access the funds in my account if my provider or merchant does not accept Visa or if my HealthFlex debit card is declined?

A: If the provider or merchant does not accept Visa or if your HealthFlex debit card is declined for any reason, the clerk will ask for another form of payment for the total amount of your purchase. After paying the expense out of pocket, you may then request reimbursement for eligible health care expenses by submitting a completed claim form and your receipts to WageWorks. You can make a claim online, by mail or by fax. (See claim details.)

Q: Why would my HealthFlex debit card ever be declined?

A: There are several reasons why your HealthFlex debit card could be declined:

- The transaction amount is greater than the available balance. (You would have to tell the provider how much is available. The transaction could be run for the available amount and you would then be responsible for the balance. For assistance, contact WageWorks at **1-877-924-3967** to verify available funds.)
- You are attempting to use your card at an ineligible merchant (e.g., gas station) or at a merchant that does not have an IIAS in place or does not accept Visa.
- Your card has been temporarily deactivated while WageWorks awaits documentation from you for an earlier claim.

Q: Do I have to use the HealthFlex debit card for all my health care expenses?

A: No. You do not have to use your HealthFlex debit card for your health care expenses. *You always have the choice whether or not you want to use the debit card every time you purchase eligible health care products or services.* If you do not use your debit card, you can request reimbursement for eligible health care expenses from your health account by submitting a completed claim form and your receipts to WageWorks. Visit the WageWorks site online for instructions, or call **1-877-924-3967**.

Q: Will I continue to use the same HealthFlex debit card each year?

A: Yes. As long as you continue to participate in a health care FSA or HealthFlex HRA/HSA plan, you will continue to use the same debit card (WageWorks Visa® Healthcare card) each year. Your card will be loaded with your health account contributions each year. When the card is nearing its expiration date, you will receive a new one—just like you do when a credit card nears its expiration date.

Q: What if my HealthFlex debit card is lost or stolen?

A: Report a lost or stolen card immediately to WageWorks. Contact WageWorks toll-free at **1-877-924-3967** with any questions or check the WageWorks website through [wespath.org](https://www.wespath.org). The card will be flagged as lost or stolen and deactivated immediately. A new card can be sent to you. WageWorks will review all transactions with you to identify any that were not made by you.

Q: Can the HealthFlex debit card be used for a dependent care FSA?

A: No. The HealthFlex debit card is specifically for *health care-related* expenses that apply to a health care FSA, HRA or HSA. Claims for dependent care FSAs should be filed directly with WageWorks by mail, fax or online. (See WageWorks claims details.)

Q: Where can I find a comprehensive list of items and services that are eligible for FSA, HRA or HSA reimbursement?

A: A comprehensive list of FSA-eligible expenses is posted on the WageWorks website. Go to [wespath.org](https://www.wespath.org) and click on “**HealthFlex/WebMD**.” After you enter your WebMD username and password and reach the WebMD home page, scroll down to “**My HealthFlex Benefits**” and then “**Health Accounts—WageWorks**.” When you reach the WageWorks page, select “**Eligible Expenses**” under the **Dashboard**.

If you’re still uncertain whether an item or service is eligible for the FSA, HRA or HSA, contact WageWorks toll-free at **1-877-924-3967**.

Q: If I incur a major expense (such as for surgery or hospitalization), should I use my HealthFlex debit card to pay for it when I leave the hospital? Or should I wait until the claim has been processed by my carrier?

A: In cases where you don't know what your share will be at the time of service, it is best to wait to pay the provider until after your claim has been processed by the insurance carrier and you receive an Explanation of Benefits (EOB) detailing the balance due ("patient's responsibility"). If you would like to apply the balance due against your health accounts, you can either bring the HealthFlex debit card back to the provider for payment, call the provider and give them your card account number over the phone, or leave the card account number on file with the provider. You also can choose to pay by check or credit card and then file a claim with WageWorks for reimbursement. (See claim details.)

OVER-THE-COUNTER (OTC) PURCHASES

Q: Can I use my HealthFlex debit card to purchase over-the-counter (OTC) medications, such as cough and cold medicine, stomach remedies, pain relievers, allergy medicines and sleep aids?

A: No. The HealthFlex debit card will not work if you try to purchase any OTC medications at a pharmacy or retail store—with or without a prescription.

Q: If my doctor writes me a prescription for an OTC medication, such as allergy pills or aspirin, can I apply that to my FSA, HRA or HSA for reimbursement?

A: Yes. Under federal health care reform legislation, OTC medications *prescribed by a doctor* can be applied to the FSA, HRA or HSA. *However, you cannot use your HealthFlex debit card to pay for OTC medications—even with a prescription.* You will need to submit claims for prescribed OTC medications (including a copy of the doctor's prescription) directly to WageWorks by mail, fax or online through the WageWorks website. Please contact WageWorks at **1-877-924-3967** or visit the WageWorks website for assistance.

Q: Can I use my HealthFlex debit card to purchase eligible OTC medical supplies and equipment without a prescription?

A: Yes, you can use your HealthFlex debit card at a drugstore, pharmacy or general retailer like Wal-Mart or Target to purchase FSA-eligible supplies and equipment, such as first aid kits, hearing aid batteries, diabetic supplies, dentures supplies and foot therapy supplies. If you're not sure whether an expense is eligible, call WageWorks toll-free at **1-877-924-3967**.

RECEIPTS

Q: If I use my HealthFlex debit card, will I still need to keep my receipts?

A: Yes. You should keep your itemized receipts for all HealthFlex debit card transactions. If you are audited by the Internal Revenue Service (IRS), you will be responsible for providing proof of eligibility for all expenses, including those for which WageWorks does not request a receipt.

Q: When will receipts be needed by WageWorks?

A: When a HealthFlex debit card transaction cannot be automatically substantiated (verified), WageWorks will request that you submit a receipt or an Explanation of Benefits from UnitedHealthcare (UHC), Blue Cross and Blue Shield of Illinois (BCBSIL), OptumRx, United Behavioral Health (UBH), Cigna (dental) and/or VSP (vision).

Q: How will I know if additional documentation (a receipt) is needed for a debit card transaction?

A: You will be notified by mail or e-mail automatically (possibly 30 to 60 days after your purchase or service) when additional documentation is needed. A receipt or Explanation of Benefits with the date and type of service is usually sufficient. You will be provided with the date the HealthFlex debit card was swiped, the name of the service provider and the amount of the transaction. You will also be given specific instructions on how to submit the information and what information to include. If the requested information is not received within 60 days, the debit card purchase will be considered ineligible. In addition, the card will be temporarily deactivated after this 60-day period until the requested documentation is received or the payment is recovered.

For Explanation of Benefits Online

When an Explanation of Benefits is needed, you can view claims and download an Explanation of Benefits from UHC, BCBSIL or OptumRx websites—accessible through the HealthFlex/WebMD website. Go to **wespath.org**—log into **HealthFlex/WebMD** > search under **My HealthFlex Benefits**. Then upload to WageWorks online.

For more information:

- **1-877-924-3967** (1-877-WageWorks)
- **wespath.org** (HealthFlex/WebMD > select “My HealthFlex Benefits” then “Health Accounts—WageWorks)

To File Claims

Online	Mobile App	Fax	Mail	WageWorks Customer Service:
<p>wespath.org Log into HealthFlex/WebMD Select “My HealthFlex Benefits”</p>	<p>WageWorks EZ Receipts</p>	<p>1-877-353-9263</p>	<p>WageWorks Claims Administration P.O. Box 14053 Lexington, KY 40512</p>	<p>1-877-924-3967 (1-877 WageWorks)</p>