



WageWorks Healthcare Card

Make It Easy for Your Employees to Pay for Eligible Healthcare Expenses

The WageWorks® Healthcare Card makes it easy for your employees to pay for everyday healthcare expenses.

Your employees use the WageWorks Healthcare Card like a preloaded debit card—they just swipe and go. The card can be used at most pharmacies, doctor's offices, and health service providers to pay for eligible healthcare expenses. Employees love the convenience of the WageWorks Healthcare Card—simplifying access to their accounts is a key driver of employee enrollment and engagement.

The WageWorks Healthcare Card simplifies benefits administration. The card is integrated and synchronized with the WageWorks EZ Receipts® app and the following WageWorks Consumer-Directed Benefits:

- WageWorks Healthcare Flexible Spending Account (FSA)
- WageWorks Health Savings Account (HSA)
- WageWorks Health Reimbursement Arrangement (HRA)

Any number or combination of WageWorks healthcare benefits can be associated with the card. The card and benefits programs are built on a state-of-the-art technology platform that delivers complete, accurate, and real-time account information.

WageWorks manages our own healthcare card operations, giving us direct control over the user experience and more flexibility to respond to employer needs. This proprietary, multi-wallet card handles all of the complicated back-end payment logic and complies with all relevant IRS Regulations.

KEY BENEFITS

- Smart card functionality to simplify benefit account balance management
- Swipe-and-go convenience to drive enrollment
- Payment and verification logic to ensure compliance with IRS Regulations

LEARN MORE

Talk to an expert.

Your WageWorks sales representative can provide you with more information.

Call: **866.602.3887**

Or visit:

wageworks.com/sales



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Key Features and Benefits

Smart Card Functionality

The WageWorks Healthcare Card draws from the right account at the right time. This smart card knows exactly which account to draw funds from based on the plan details established for your employees. For example, if your company's plan is designed to pull from an FSA before an HSA, the WageWorks Healthcare Card will do so automatically. Or if HRA funds should be used first, eligible expenses will be paid from an HRA before an FSA. Once funds are depleted in one account, the WageWorks Healthcare Card knows to draw funds from the second account seamlessly.

Swipe-and-Go Convenience

The WageWorks Healthcare Card makes it quick and easy for your employees to pay for eligible healthcare expenses. Employees love the convenience of the WageWorks Healthcare Card—it's a key driver of employee enrollment and engagement.

Employees can use their prepaid cards when they make healthcare-related purchases, such as making a copayment at a doctor's office, paying for prescriptions at a pharmacy, or buying a new pair of glasses at an optician. It's important to note that a WageWorks Healthcare Card should be used at general merchandise stores or pharmacies that have an IRS-approved inventory system in place.

Payment and Verification Logic

The WageWorks Healthcare Card handles the complicated back-end payment and verification logic in compliance with IRS Regulations. In most cases, card transactions are automatically verified. Employees will be notified when they have a card transaction that requires verification, and they will receive instructions on how to have the transaction verified.

Employees can avoid the headache of verifying card transactions by submitting receipts via the WageWorks EZ Receipts® app, which is integrated with the WageWorks Healthcare Card.


ABOUT WAGeworks

WageWorks (NYSE: WAGE) is a leader in administering Consumer-Directed Benefits (CDBs). WageWorks is solely dedicated to administering CDBs, including pre-tax spending accounts, such as Health Savings Accounts (HSAs), health and dependent care Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs), as well as Commuter Benefit Services, including transit and parking programs, wellness programs, COBRA, and other employee benefits. WageWorks makes it easier to understand and take advantage of Consumer-Directed Benefits for approximately 58,000 employers and approximately 4.5 million people. WageWorks is headquartered in San Mateo, California, with offices in major locations throughout the United States. For more information, visit www.wageworks.com.



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