

QuickStart Guide

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.wageworks.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.

If you have any questions or concerns, you can talk to a trained expert to learn more about the program. Just call 877-WageWorks (877-924-3967) Monday through Friday, from 8 a.m. to 8 p.m. Eastern Time.

Download the EZ Receipts® app.

Use your smartphone to file claims and take care of your account paperwork from anywhere. Go to www.wageworks.com to learn more.

www.wageworks.com

Welcome to WageWorks.

You are enrolled in a health care and/or dependent day care Flexible Spending Account (FSA) sponsored by the Northrop Grumman Health Plan and administered by WageWorks.

Ready to Get started? This quick reference guide will give you the information you need to pay for eligible expenses from your account, get quick reimbursement, and keep track of your account balance and payments.

Your FSA: The Essentials

Your FSA 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. 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 those who are eligible.** You, your spouse, and your children (up to age 26) are eligible for the health care FSA. See the summary plan description for more details.
- ▶ **Know what expenses are eligible.** Log in to your account at www.wageworks.com for a list of eligible health care and dependent day care expenses. Generally, eligible health care expenses include services and products that are medically necessary to treat a specific condition. Dependent day care expenses typically include care provided for your qualifying child (under age 13) or dependent so you can work.
- ▶ **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.
- ▶ **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 WageWorks® Healthcare 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 through the mobile app with your smartphone or mobile device.
- ▶ **Watch where you shop.** If using the Card, shop only at general merchandise stores or pharmacies that have an industry standard (IIAS) inventory system in place. Visit www.sigs.com for the most updated list of approved merchants. The Card should decline if the merchant is not approved or if used for an ineligible expense.
- ▶ **Verify all of your Card transactions.** If a transaction is not automatically verified at checkout or by a third-party system, you will be notified by email or upon log in to your account. Failure to verify an outstanding transaction may result in Card suspension.
- ▶ **Register for an online account at www.wageworks.com.** When you register online and provide a current email, you ensure that you will have 24/7 access to your account and will be automatically signed up to receive important updates and alerts. 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 requests.
- ▶ **Keep track of your FSA account balance.** Plan ahead to make sure you spend your full balance.

Managing Your Account

You can manage and check on your account through WageWorks 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 need verification.

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

- ▶ Update your account preferences and personal information.
- ▶ View your transaction and account history for current and past plan years.
- ▶ Schedule payments to healthcare and dependent care providers.
- ▶ Check the complete list of eligible expenses for your FSA program.
- ▶ Order additional WageWorks® Healthcare Cards for your family.
- ▶ Manage your account while on the go via the WageWorks mobile website.
- ▶ Download the EZ Receipts® app so that you are able to file claims and take care of Card use paperwork from your smartphone or mobile device.

Using Your FSA Dollars

When you pay for an eligible health care, or dependent day care expense, you want to put your FSA account to work right away. WageWorks gives you several options to use your money the way you choose.

Your WageWorks Healthcare Card

Use your WageWorks Healthcare Card (Card) instead of cash or credit at healthcare providers and pharmacies for your 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 qualified 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).
- ▶ Pay for services or purchases on the same day you receive them. If your health plan covers a portion of the cost, make sure you know what amount you need to pay before using the Card, by presenting your health plan member ID card first, so the merchant can identify your copay or coinsurance amount and ensure the service is claimed to your health care, dental, or vision insurance plan.
- ▶ If you've lost or can't produce a receipt or other valid substantiation of an expense, you must submit a substitute receipt or repay the plan for the amount of the transaction. Otherwise, your debit card will be shut off and future claims will be subject to offset.
- ▶ Save your receipts or digital copies. Please note, even when your Card is approved, you may need to provide a receipt to substantiate your claim for FSA benefits.
- ▶ 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 WageWorks immediately and order a new one. You will be responsible for any charges until you report the lost Card.

Using your Smartphone or Mobile Device

With the WageWorks EZ Receipts app, you can file and manage your reimbursement claims and Card usage paperwork on the spot, with a click of your smartphone or mobile device camera, from anywhere.

To use EZ Receipts:

- ▶ Download at www.wageworks.com/employees/go-mobile.
- ▶ 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 smartphone camera or device to capture the documentation.
- ▶ Submit the image and details to WageWorks.

Paying online

You can pay many of your eligible health care and dependent day care expenses directly from your FSA 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 FSA account at www.wageworks.com.
- ▶ Click "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, WageWorks 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.wageworks.com.

Filing a claim

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

- ▶ Go to www.wageworks.com, log in to your account and click "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
 - ✓ Name
 - ✓ Amount paid

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.wageworks.com and follow the instructions for submission.

This document is intended to provide a brief overview of how an FSA works. Please consult your summary plan description for more information. Northrop Grumman reserves the right to terminate, suspend, withdraw, or amend the plan at any time and for any reason.