

Using Your Wex Health Prepaid MasterCard® makes FSAs and HRAs Fast, Easy, Automatic!

- Know which supermarkets, discount stores and pharmacies are participating so you know where you can use the Card.

STEP 1: Activate and sign your Card(s).

- To activate your Card, follow the instructions on the Card sticker.
- Use your Unique PSA Member ID when you are asked for your Member ID.
- Sign the back of your Card and have the other eligible user sign the other Card.
- Your full-year FSA health care amount is available upon activation.
- If you have an HRA, check with your Plan Administrator on when your funds are available.
- Wait one (1) business day after activation to fill a prescription that you'll purchase with your Card.

STEP 2: Use your Card for current plan year qualified expenses only, for you and your dependents. IRS rules allow you to use your Card at discount stores, department stores, supermarkets and pharmacies that can identify FSA-eligible items at checkout. When you use your Card at one of the participating stores, you will NOT have to supply a receipt to verify a purchase! If a store is not participating, your Card may decline due to IRS regulations. Visit the website on the back of your Card, or consult your Plan Administrator for information on participating merchants.

Swipe your Card at pharmacies and other health care providers for:

- The amount you owe for prescriptions covered by your health plan.
Remember to pick up your prescriptions within 30 days of fill date.
- Dental expenses
- Over-the-counter (OTC) items (if covered by your plan) at participating discount stores, department stores, supermarkets and pharmacies
- Health plan copayments
- Vision services and eyeglasses

Enter your Card number on the statement or online for:

- Medical statements with a "Patient Balance Due" (e.g. Health plan deductibles and coinsurance)
- Mail service and online pharmacies

STEP 3: SAVE ALL ITEMIZED RECEIPTS.

- You may be contacted by your Plan Administrator to submit certain receipts to verify expenses to comply with IRS guidelines.
- If you're asked to provide a receipt, it must include: merchant or provider name, service received or item purchased, date of service, and amount of the expense. Cancelled checks, handwritten receipts, your Card transaction receipts or previous balance receipts cannot be used to verify an expense.

STEP 4: Check your balances often.

- Check your balance via the web site or phone number on the back of your Card.
- Make sure you have sufficient funds in your account to cover your expenses.
- If the expense is more than your FSA or HRA balance, you may be able to use Wex Health for the exact amount left in your account, and use another form of payment for the difference. Check with the merchant.