



Using Your WEX Health Prepaid Visa® Card makes FSAs, HRAs, HSAs and QTAs Fast, Easy, Automatic!

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

- To activate your Card, follow the instructions on the Card sticker.
- For activating, your member ID is usually your Social Security Number or Health Plan Member ID.
- Sign the back of your Card and have the other eligible user sign the other Card.
- Once activated, you will have full access to your FSA health care amount on your plan effective date.
- Your dependent care and qualified transportation funds are available only **after** they have been deducted from your paycheck.
- If you have an HRA or HSA, check with your Plan Administrator on when your funds are available.
- Don't throw your Cards out at the end of the plan year as they will be reloaded with the new plan year election.

STEP 2: Use your Card for current plan year qualified expenses, for you and your dependents.

HSA participants can use your Card for non-medical expenses, but you must include those amounts in your tax return as gross income, and they are usually subject to an additional 20% tax.

QTA participants cannot use your Card at general retailers (gas stations, convenience, liquor or drug stores) that may sell transit passes. And, you may not spend more than the monthly maximum pre-tax amount set by the IRS. These amounts change so check with your Employer or Plan Administrator for current info.

For prescriptions and eligible over-the-counter (OTC) expenses:

- Visit the web site on the back of your card or consult your Plan Administrator for the merchant list of pharmacies, discount stores, department stores and supermarkets where you can use your Card. If a store is not on the merchant list, your Card may decline due to IRS regulations.
- Swipe your card for the amount you owe for prescriptions and eligible over-the-counter (OTC) items covered by your health plan.
- Enter your card number on mail order prescription invoices and online pharmacies.

For medical, dental and vision expenses:

- Swipe your card for health plan copayments, dental expenses, vision services and eyeglasses and co-insurance.
- Enter your card number on "Amount Due" medical and dental statements.

For transportation and parking expenses:

- Use your Card wherever Visa debit cards are accepted, for any type of vehicle at or near your work location, or near a location from which you commute using mass transit.
- Use your Card for mass transit passes, tokens, fare cards or vouchers wherever Visa debit cards are accepted.

STEP 3: Save all itemized receipts.

- You may be contacted by your Plan Administrator to submit receipts to verify expenses comply with IRS rules.

STEP 4: Check your account 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.