

QuickStart Guide

Your Retiree Reimbursement Account

Includes:

- ▶ Your RRA: The Essentials
- ▶ Managing Your Account
- ▶ Using Your RRA Dollars

Register for an online account now!

If you haven't registered online yet, please do so today — to register, just visit www.wageworks.com and click "Register with WageWorks now." You'll need to verify your retiree status, confirm your contact information and create a username and password.

Questions?

- ▶ Dial 1-877-924-3967
- ▶ Enter your personal four digit ID when prompted.
- ▶ Enter your five digit zip code, and then your birth month and birth year when prompted.
- ▶ You will then be directed to a WageWorks RRA plan expert.
- ▶ If you have a rotary phone, please hold on the line at the first prompt and you will be directed to a representative.
- ▶ Hearing Impaired (TTY) 1-866-353-8058
- ▶ International Resident Phone: 1-262-238-4000 Fax: 1-859-825-5151

Download the EZ Receipts® mobile application.

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

www.wageworks.com

Welcome to WageWorks.

Take control of your health care costs.

Welcome to your Retiree Reimbursement Account (RRA) program, sponsored by Savannah River Nuclear Solutions, LLC (SRNS) and Savannah River Remediation LLC (SRR), and brought to you by WageWorks.

Through this program, SRNS and SRR puts tax-free money into your RRA to help you pay for your health care premiums and expenses after retirement. Your account can also be used for costs not covered by your health insurance, and this QuickStart Guide tells you how to put it all to work.

Inside you'll find the quick-reference information you need to pay for eligible expenses using your RRA and track your transactions — plus tips for getting the most from the program.

So please read on, and learn how to take control over your health and wealth — with the savings, control, and flexibility of your RRA from WageWorks.

Your RRA: The Essentials

Your RRA 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. Your RRA was designed to be simple. To keep it that way, 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.** Typically, those eligible are you, your spouse and your eligible dependents.
- ▶ **Know what expenses are eligible.** Log into your account at www.wageworks.com for a complete list of SRNS and SRR's eligible health care expenses. Generally, insurance premiums, Medicare premiums, dental and vision plan premiums, out-of-pocket expenses such as deductibles and co-pays, long-term care coverage, and services and products that are medically necessary to treat a specific condition are considered eligible health care expenses.
- ▶ **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. 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 with your smartphone or mobile device.
- ▶ **"Maybe" expenses.** Certain expenses require additional information in order to determine if they qualify. If you incur an expense that is classified as "Maybe," you should consider obtaining this documentation in case the IRS asks for it.
- ▶ **Proof of expenses.** You must provide proof for each expense listed on your Pay Me Back claim form.
- ▶ **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.
- ▶ **Keep an eye on your RRA account.** Log into your account to keep track of your balance.





Managing Your Account

You can manage and check up on your account through WageWorks online or over the phone. The “Claims and Activity” page online details all your account activity. For the latest information, visit www.wageworks.com and log in to your account 24/7. In addition to reviewing your most recent RRA activity, you can:

- ▶ Update your account preferences and personal information.
- ▶ View your transaction and account history.
- ▶ Set-up Direct Deposit as your reimbursement preference.
- ▶ Schedule payments to health care providers.
- ▶ Check the complete list of eligible expenses for your RRA program.
- ▶ 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 from your smartphone or mobile device.



Using Your RRA Dollars

When you pay for an eligible health care expense, you want to put your RRA account to work right away. WageWorks gives you several options for using your money the way you choose.

Monthly Reimbursements for Medicare Recurring Expenses

Pay Me Back is the perfect way to set up monthly reimbursement for recurring Medicare expenses. If you'd like to submit only one claim form in order to be reimbursed monthly for yearly Medicare premiums, simply:

- ▶ Complete a Pay Me Back claim form.
- ▶ Attach a copy of your Social Security Cost of Living Statement (which is typically mailed to you in November or December).
- ▶ At any time you can request an income verification letter from Social Security which will show your Medicare deduction.
- ▶ Mark the expense date as the first of the month in which you are eligible for the RRA (January 1 for most).
- ▶ And submit the total premium amount for the year (monthly premium multiplied by the number of eligible months).

You'll be automatically reimbursed monthly up to your available account balance.

Claims and Credit Balance

Because your RRA rolls over from year to year, there is no expiration date on your claims or deadline for you to file.

So, even if you deplete your balance before the end of the year, you can still continue to submit claims for reimbursement, which will be paid the following year when, SRNS and SRR, replenishes your account.

However, you cannot submit reimbursement for claims incurred prior to the initiation of your RRA.

Using your Smartphone or Mobile Device

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

To use EZ Receipts:

- ▶ Download the app from www.wageworks.com.
- ▶ Log into your account.
- ▶ Choose the type of receipt from the simple menu.
- ▶ Enter some basic information about the claim.
- ▶ Use your smartphone camera or device to capture the documentation.
- ▶ Submit the image and details to WageWorks.

Pay Me Back

Get reimbursed from your RRA for eligible products and services you pay for out of pocket.

- ▶ Go to www.wageworks.com, log into 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
 - ✓ Patient name
 - ✓ Patient portion or amount owed

Most claims are processed within one to two business days after they are received, and payments are sent shortly thereafter. For assistance, visit www.wageworks.com/techtips.

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.

Paying online

You can pay many of your eligible health care expenses directly from your RRA 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 into your RRA 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, see the FAQ posted at www.wageworks.com/pmpfaq.