

Using Your Flexible Spending Account

A few key points:

- You can spend FSA funds to pay deductibles and copayments, but not for insurance premiums.
- You can spend FSA funds on prescription medications, as well as over-the-counter medicines.
- FSAs may also be used to cover costs of medical equipment like crutches, supplies like bandages, and diagnostic devices like blood sugar test kits.



[Medcom FSA Solutions](#)



[Additional Facts for FSA Accounts](#)



[The Complete FSA Eligibility Test](#)

FSA-Eligible Items

- First Aid Kits
- Sunscreen
- Athletic Braces & Supports
- Blood Glucose Monitors & Test Strips
- Diabetes Care Accessories
- Wheelchairs & Accessories
- Pregnancy & Fertility Tests
- Nasal Spray
- Blood Pressure Monitors
- Breast Pumps & Accessories
- Allergy Medicine
- Pain Relievers
- Feminine Personal Care Treatments
- Cough, Cold, & Flu Medicine
- Acne Treatments
- Nicotine Gum & Patches
- Sleep Aids
- Children's Fever & Pain Relievers
- Stomach & Digestive Aids
- Anti-Fungal Treatments

Learn more about FSA Store:



CARES Act: What It Means for You

The CARES Act permanently reinstated over-the-counter products and added menstrual care products for the first time as eligible expenses for your FSA or HSA **WITHOUT A PRESCRIPTION!**

IRS Notice 2021-07 has added Personal Protection Equipment (PPE) as eligible expenses as well.

Eligible items for purchase without a prescription now include, but are not limited to:

- Pain relief medications, e.g., acetaminophen, ibuprofen, naproxen sodium
- Cold & flu medications
- Allergy medications
- Cough medicines
- Acne treatments
- Eye drops
- Stomach & digestive aids
- Pads
- Tampons
- Menstrual sponges
- Sleep aids
- Children's pain relievers, allergy medicines, and digestive aids
- Masks
- Hand sanitizers
- Sanitizing wipes
- At-Home COVID-19 Tests
- And more



Smart Account User Guide

Consumer Driven Health Plans

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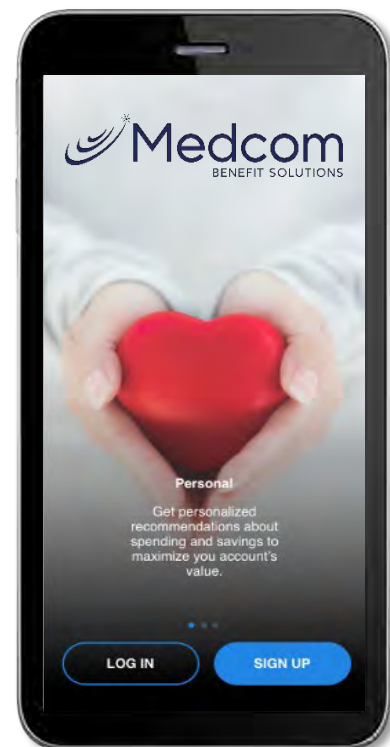
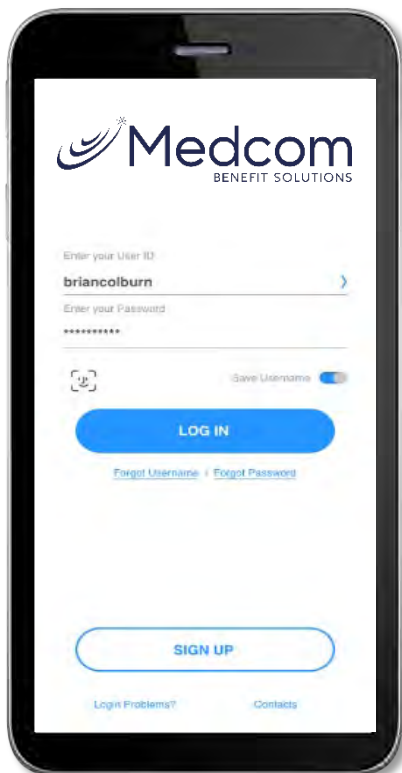
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Medcom Mobile App

Managing your benefit account(s) on the go is made easy with the Medcom Mobile application. This powerful, intuitive mobile app gives you access to view your account balances, update your profile, submit a claim, and much more, right from your Android or Apple mobile device. Medcom Mobile provides a personalized experience and delivers meaningful insights to better guide your healthcare spending. The app also offers recommendations for savings on healthcare items such as prescription medications. This guide is intended to provide an overview of the **Medcom Mobile App** features so you can be sure you are getting the most from your benefit account(s).

Getting Started

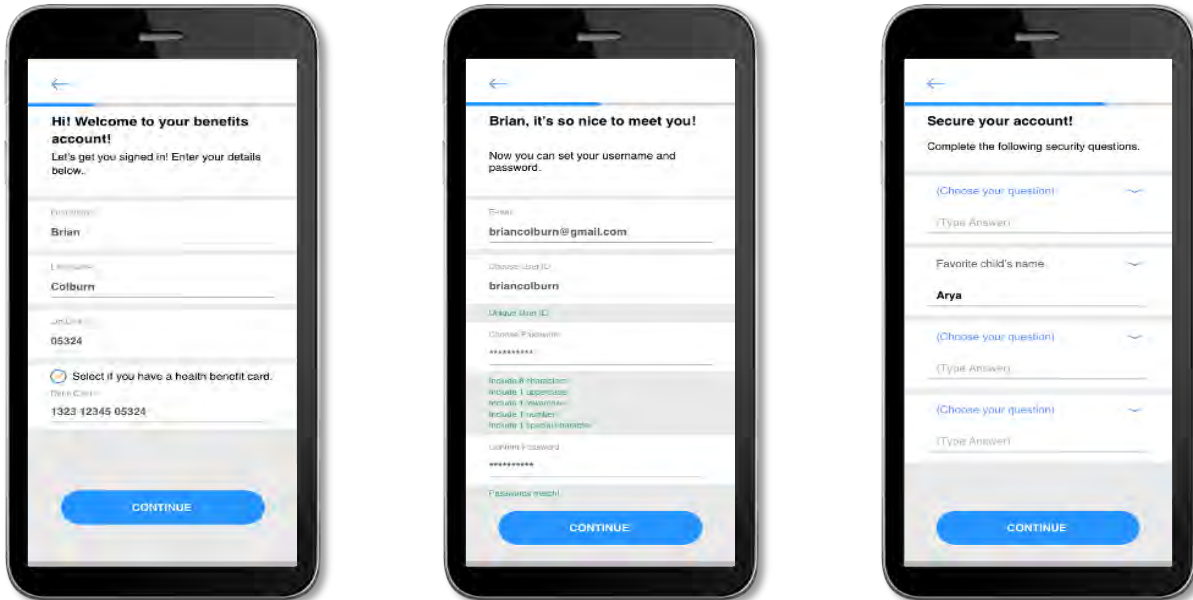
Your login credentials for the WealthCare Portal and the Medcom Mobile App are the same. After downloading the application, you will see a landing page with options for 'log in' and 'sign up', as shown in the image to the right.



- If you already have a WealthCare Portal or WealthCare Mobile user ID, you can enter it and tap log in. You may be asked some security questions and then be prompted to enter your password.
- If needed, you can retrieve a forgotten user ID from the sign-in screen and reset a forgotten password from the password entry screen.
- If this is your first time logging into both WealthCare Portal and the Medcom Mobile App you must register before you can access the application.

Registration

After tapping the **SIGN-UP** button on the home screen, you will be guided through the registration steps.



Begin the registration process by entering the required information. If you have your benefit card number handy, then you only need to enter your name, zip code, and card number. The Medcom Mobile app then guides you to confirm your identity, create a user ID, and choose and confirm a password that meets the provided specifications. **Note:** These login credentials can be used to access both the **Medcom Mobile App** and the **WealthCare Portal**.

If you do not have your card number available, you will be prompted to enter your **EMPLOYEE ID**. Your Employee ID is your social without dashes.

To secure your account, select and answer four security questions. Then, you can confirm that all your information has been entered accurately before moving on to the email or text confirmation steps.

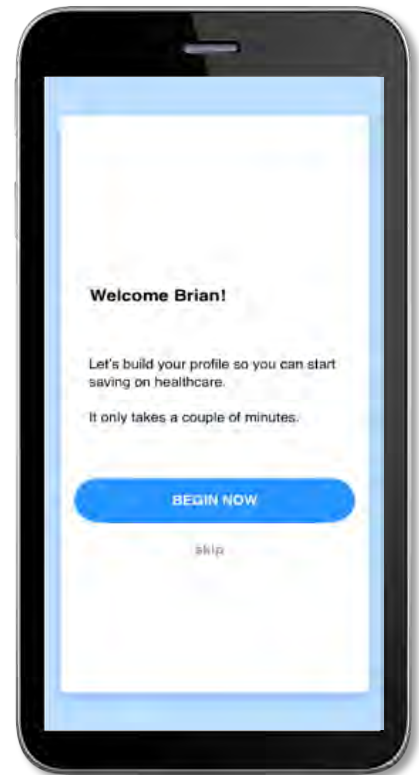
These same steps are required when registering on the **WealthCare Portal**.

Biometric Verification

If your device uses biometric verification, you can opt to enable this functionality to access the **Medcom Mobile App**. Simply choose to save your user ID on the **LOG IN** screen, and after signing in, you will be presented with the option to enable touch/face recognition access. You can view your touch/face recognition access status and disable it at any time via the 'settings' screen.

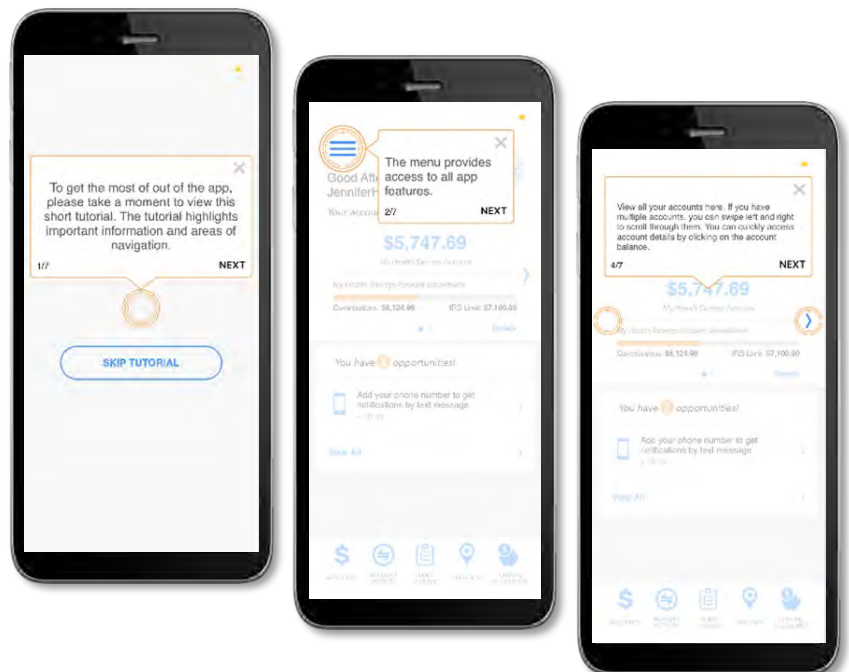
Onboarding

After registering or successfully logging into the app for returning users, you will be guided through an onboarding process. Onboarding will help improve the usefulness of the app while starting to build your **SMART SCORE** (explained in detail later in this guide). You may opt out of the onboarding process if you prefer, and you can take advantage of increasing your **SMART SCORE** through **OPPORTUNITIES**.



Tutorial

Medcom Mobile includes a helpful tutorial that will enable you to get started with this already highly intuitive and personalized app. There is an option to skip the tutorial if you'd like; you can also navigate back to re-trigger the tutorial through the menu at any time. The tutorial provides an overview of the specialized features (**OPPORTUNITIES, SMART SCORE, MEDICINE CABINET, FIND CARE, and FUNDING CALCULATOR** described below) as well as traditional app and benefit account functionality.



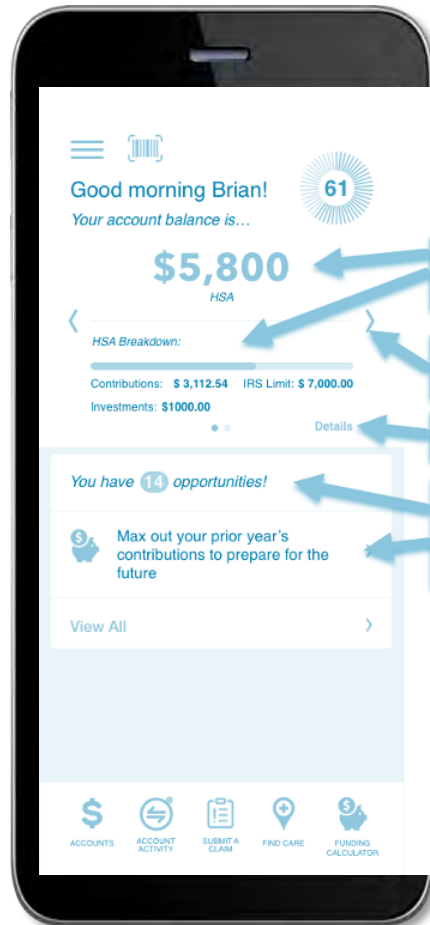
Home Screen & Menu

Though the tutorial will take you through some traditional app and benefit account functionality, additional features and screens are highlighted below for your convenience:

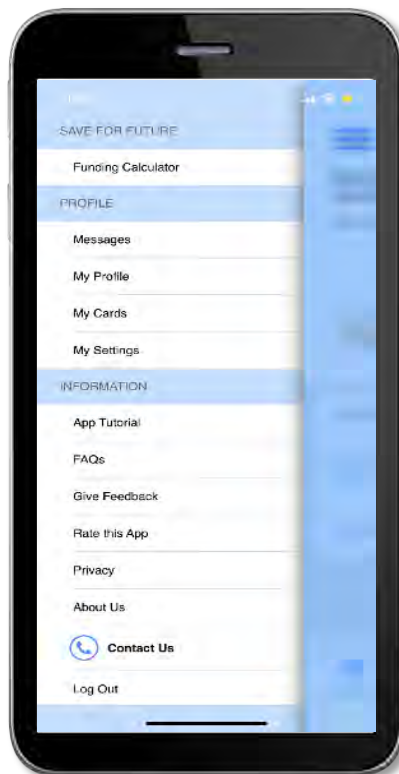
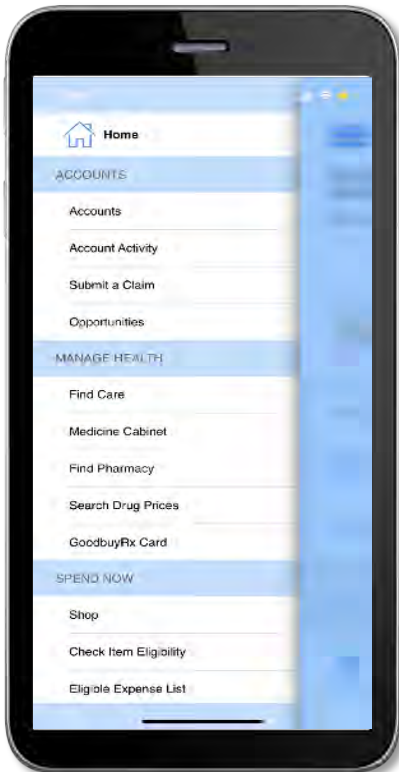
Once you are logged in, you will see the **HOME SCREEN** (See right)

Menu buttons at the bottom of the screen allow you to reach the most used pages with a single tap.

All the menu items found at the bottom of the **HOME SCREEN**, plus many other helpful links, can be accessed at any time by tapping the menu symbol found in the upper left corner of every screen in the application. Below are screenshots of the menu options:

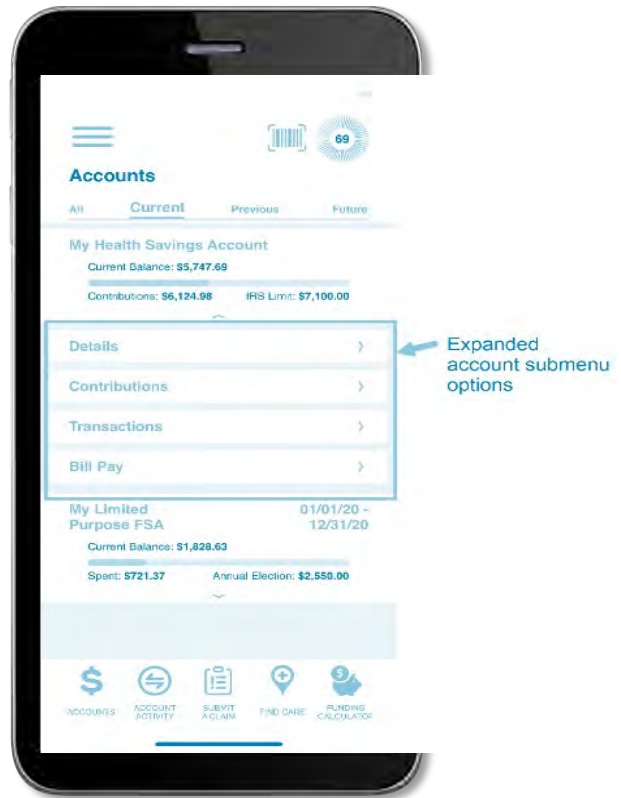
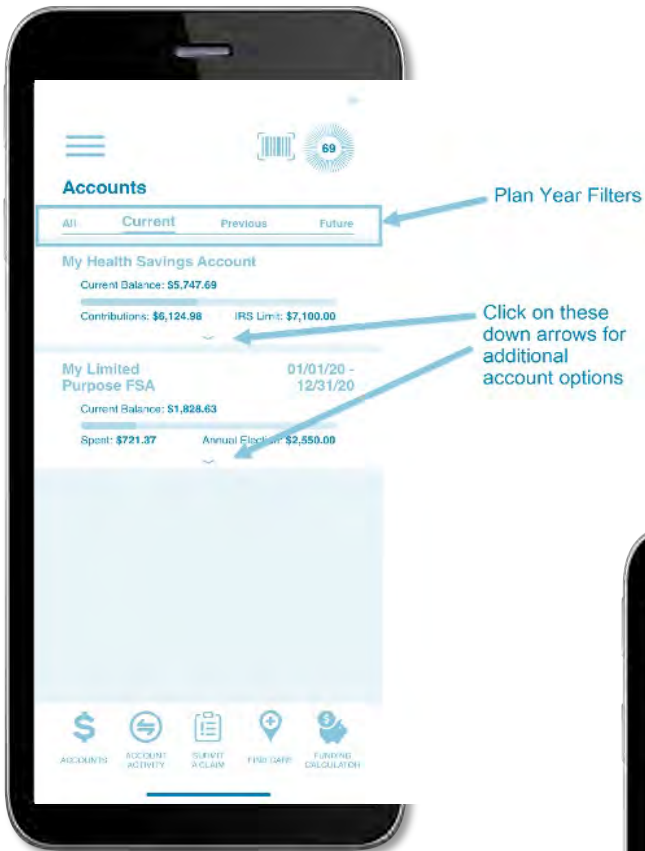


- Home screen provides an account snapshot with balance breakdowns
- Click here to scroll to other accounts, if applicable
- Click here to expand the account details
- Quickly see the number of opportunities you have available. Full description of the highest priority opportunity displays as well



Accounts

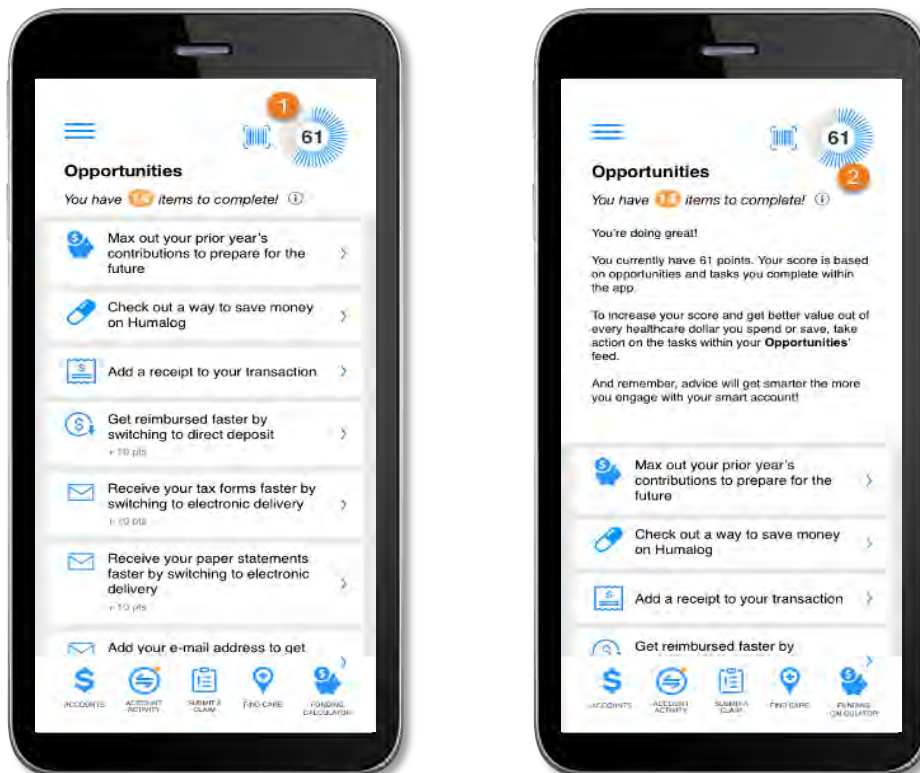
The **ACCOUNTS** screen displays a listing of all your benefit account(s) and their balances. This list can be filtered by plan year (current, future, previous, or all) by clicking the related link.



Opportunities & Smart Score

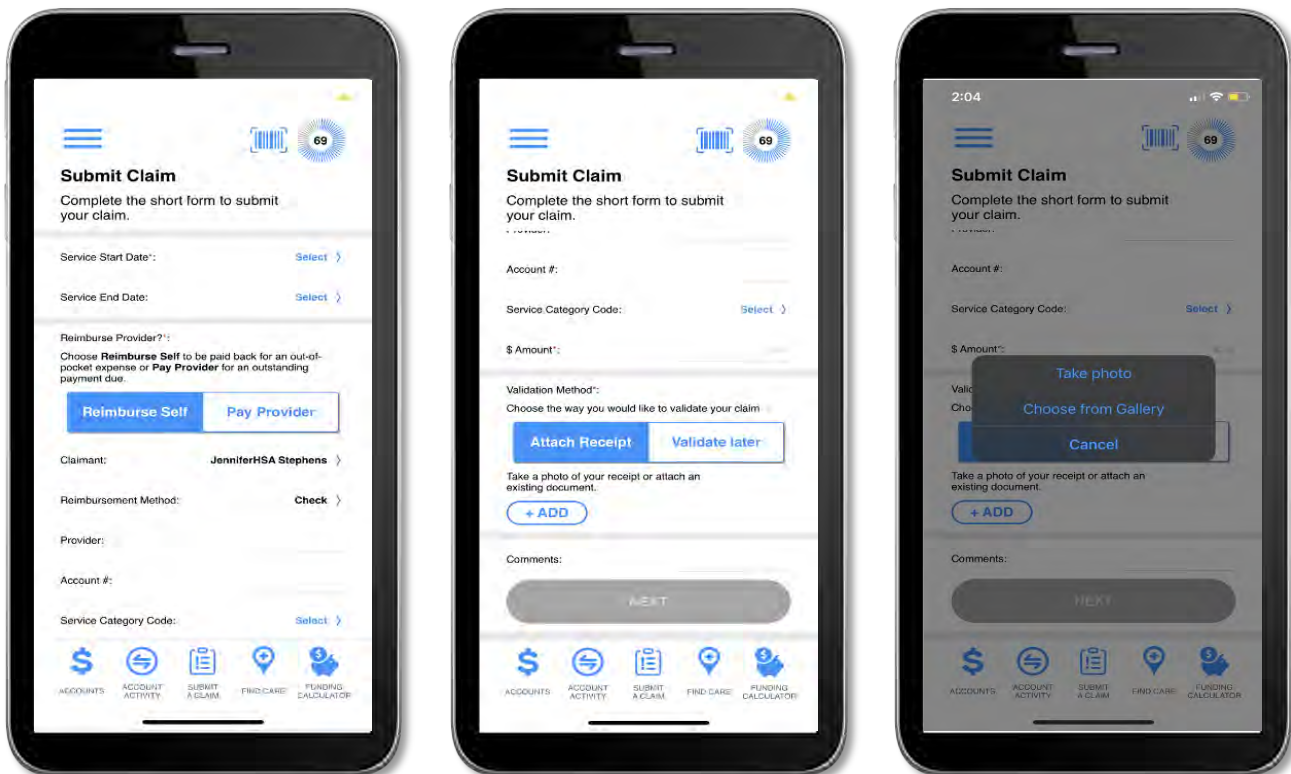
Medcom Mobile includes a **SMART SCORE** feature which appears at the top right corner of every screen within the app. This score reflects the **OPPORTUNITIES** you have completed. The higher your score, the more benefits, and potential savings you can gain from the app. Your score increases when you take advantage of opportunities such as switching to direct deposit or adding a receipt to a transaction.

1. You may click on the **SMART SCORE** icon at any time to view your *opportunities* list
2. When the **OPPORTUNITIES** screen opens, you can click on the 'info' icon to see more details about opportunities
3. Clicking on one of the individual opportunities will open the specified page
4. The page associated with the chosen opportunity will coach you through the steps to maximize your savings



Claims Submission

The **SUBMIT CLAIM** screen allows you to enter new claims and expenses, as well as view and edit pending ones. If you have a receipt to substantiate your claim, you can take a photo of it with your device and attach it to a pending claim from this section of the app. Below is an example of the **SUBMIT CLAIM** screens and the associated flow of submitting a claim:



Medicine Cabinet

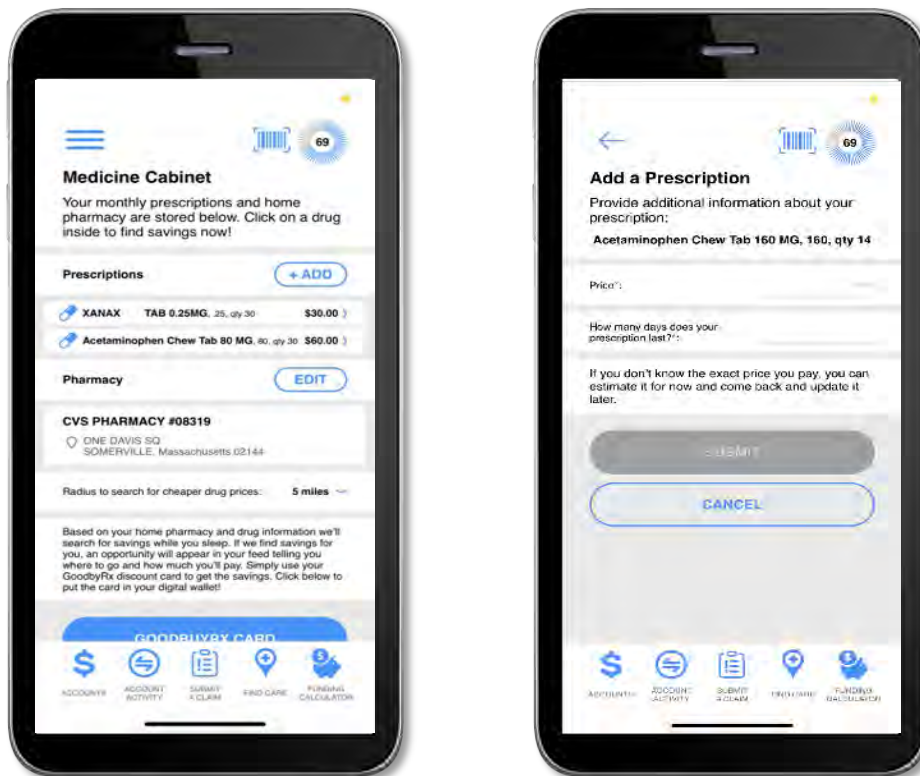
Medcom Mobile also includes a *MEDICINE CABINET* feature which can be accessed from the main menu screen. You will also be prompted by the *opportunities* feature to enter your medications into the *MEDICINE CABINET* if you did not do so during onboarding. **Medcom Mobile** will find cost-saving opportunities on your drugs. You can also set up your home pharmacy in the *MEDICINE CABINET* to retain a search location and radius for more drug savings opportunities.

Once you complete the setup of your *MEDICINE CABINET*, you will see a listing of all your drugs and their prices. You may also edit, delete, or add drugs or the price you paid for them at any time.

Medcom Mobile helps you capture the most recent information about how much you are paying for your medications.

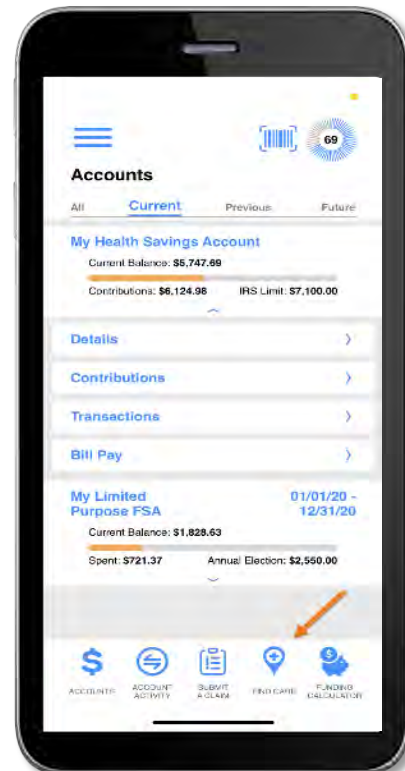
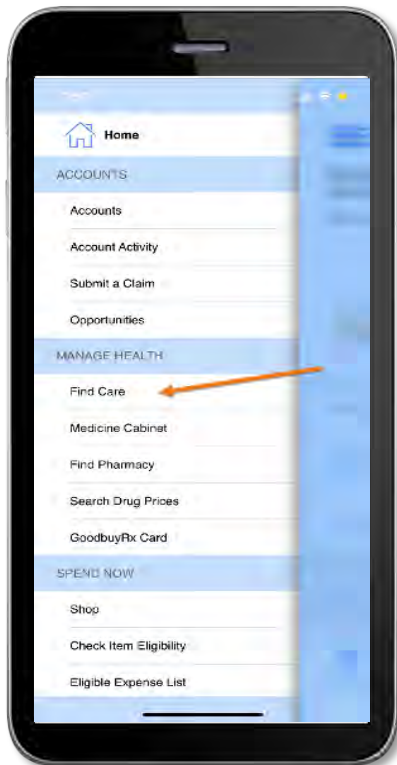
If applicable, the new **Medcom Mobile App** may notify you if a cheaper alternative is available for any of your medications saved in the *MEDICINE CABINET*.

Below are some example screenshots:



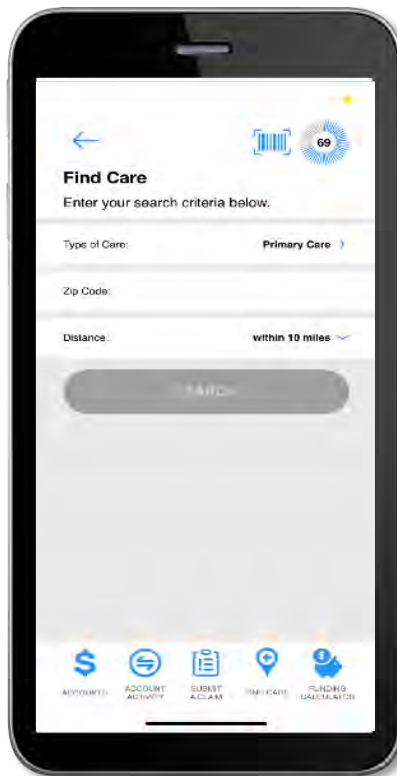
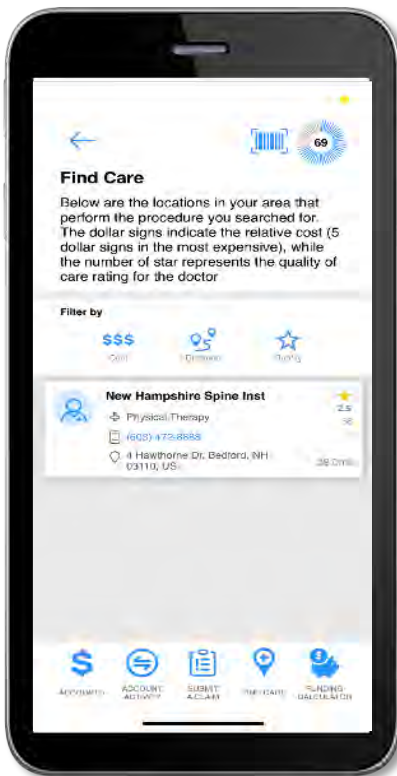
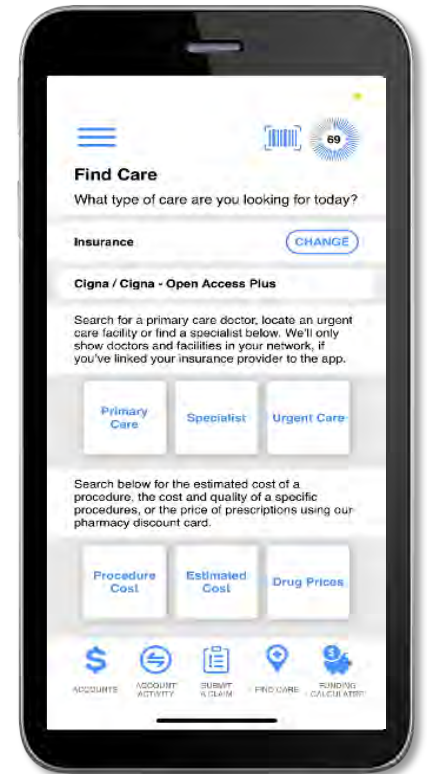
Find Care

Medcom Mobile includes a **FIND CARE** feature which can be accessed from the menu screen or by clicking on the icon at the bottom of most screens found throughout the app:



FIND CARE allows you to search for care in a few different ways. By adding your insurance carrier, you will only see in-network providers.

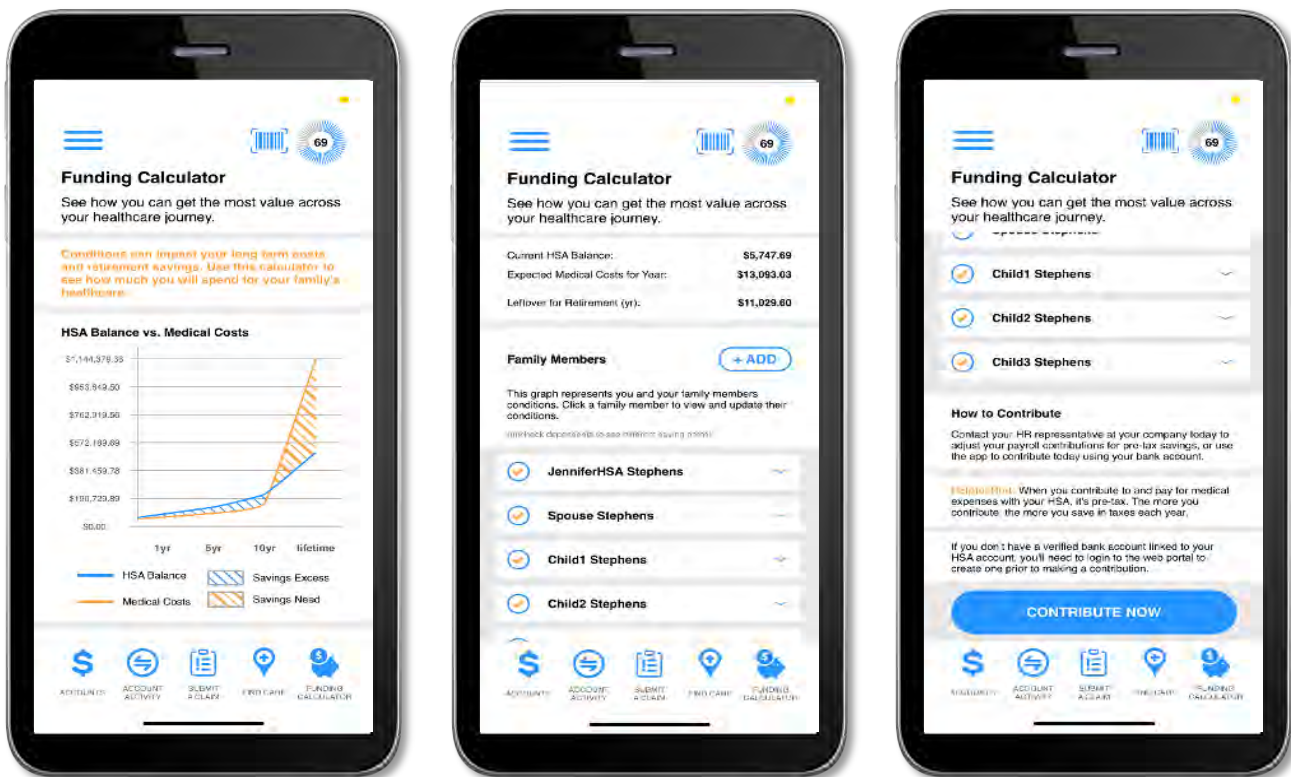
1. If you search for Primary Care, Specialist, or Urgent Care, your results will display with options to filter by patient satisfaction scores and distance
2. You can search for Procedures in two ways:
 - **Procedure Cost** – your results would display with options to filter by quality, distance, and relative cost
 - **Estimated Cost** – your result would display the estimated cost for the procedure in your area
3. Searching for Drug Prices allows you to search for prescription drugs to find sales locations and prices



After selecting one of the four types of care, you will be prompted to enter additional information dependent on the type of care selected.

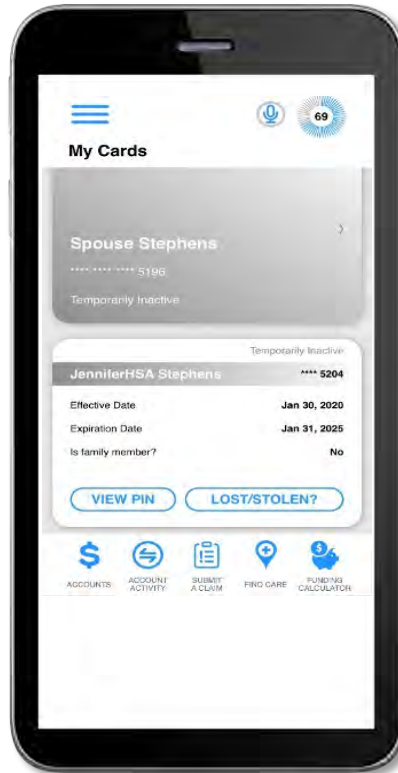
Funding Calculator

Another Medcom Mobile feature is a **FUNDING CALCULATOR** that considers chronic condition costs to help estimate the future value of your health savings account, if applicable. Based upon the conditions you list for yourself and your dependents as well as your HSA contributions, the **FUNDING CALCULATOR** projects your healthcare costs versus your projected HSA balance.



Cards

The **MY CARDS** screen allows you to view all details related to your benefit debit card(s); you may also access the four-digit PIN associated with your card on this screen. Additionally, you can use this section of the app to mark a card lost/stolen or request a new card.



As seen in the screenshots above, the *MY CARDS* screen displays the cardholder, last four digits of the card number, the card status, and whether the card is associated with a dependent. Tap any individual card on the screen to access the card details

- View PIN**

If you tap the **View PIN** button, an image of the four-digit PIN associated with the selected card displays. You can use this PIN when a card transaction is processed as a debit at the point-of-sale (instead of as a credit, with a signature).
- Mark as lost/stolen**

If your card has been lost or stolen, notify your plan administrator by tapping the *lost/stolen* button from the **MY CARDS** details screen. You can choose whether you would like to have a new card issued. If your card is marked as lost/stolen, the card status changes accordingly on the **MY CARDS** main screen.
- Activate card**

If you have a new card, you may opt to activate your card later or during your current session.

Online Portal Quick Start Guide

Getting the Most From Your Medcom Benefit Solutions Consumer Driven Health Plans!

Follow these easy steps to optimize your account

Register for the Portal

Check your balance, submit claims, view transactions and more.

1. Visit <https://medcom.wealthcareportal.com> and click Register
2. Create your username and password
3. Use either your card number or your Employee ID, which is your social without dashes
4. Refer to your emailed welcome letter for your Employer ID
5. Follow the prompts to complete your registration

Set up Account Alerts

Confirm your preferences for important communications and alerts.

1. Click on Your Name > Communication Settings in the top right corner
2. Register your mobile phone for SMS text alerts
3. For each alert type, choose how you want to receive the alert and click *Save* when you are done editing your preferences
4. From the Accounts Summary page, click on the Statements and Tax Forms links under your HSA and select Electronic as your delivery method for fast and secure access without added fees

Enroll in Direct Deposit

Don't wait for reimbursement or waste time depositing checks.

1. Click on Your Name > Profile in the top right corner
2. Click Edit above Reimbursement Method
3. Select Direct Deposit and fill out your bank account information

Download our Mobile App

Manage your account on the go and access tools to help you save money.

1. Search for Medcom on the **App Store** or **Google Play Store**
2. If you haven't registered yet, click Sign Up and follow the prompts
3. If you have already registered for the portal, use your same username and password to log in to the app

Now that you're set up for success, take advantage of all the portal and mobile app have to offer!

✓ Check your balance

It's the first thing you'll see in the app and on your portal dashboard.

✓ Get paid back

If you pay out of pocket for a qualified expense, use the portal or app to submit a claim for reimbursement and upload any necessary documentation.

✓ Take action

You may be notified about items that need to be taken care of or opportunities to maximize your account value – don't delay!

✓ Save money

Use app features like Virtual Medicine Cabinet to find your medications at the most affordable price and Find Care to search for providers, and procedure and drug prices.

Q&A: FSA Debit Card

Q. When will I receive my new MasterCard debit card?

A. Once your enrollment information has been submitted to Medcom, it takes 7-10 business days for you to receive your new debit card in the mail. The Medcom MasterCard debit card will be good for three (3) years.

Q. Will I receive additional cards for my spouse or dependent children?

A. Not automatically. If you would like additional cards, please visit our website at www.medcombenefits.com to obtain a Dependent Card Request Form. Complete the form and submit to Medcom as indicated on the form. There may be a charge for additional or replacement cards. This charge will be deducted from your account and is an eligible expense.

Q. What happens if my card is lost, stolen, or destroyed?

A. You may update your card to a lost/stolen status on the IVR or web portal and order a new one. A replacement card fee will not apply when using a self-service option.

Q. Where can I use my card?

A. The debit card can be used anywhere a MasterCard is accepted, if the vendor is coded as one of the established vendor codes that provide products or services that are medically related. For example: pharmacies, doctor offices, dentists, hospitals, vision retailers, hearing aid dispensers, etc. It may also be used at established vendors that provide services related to Dependent Day Care services.

Q. Can I use my card for "over-the-counter" (OTC) drugs and medicines?

A. Yes. Over-the-counter drugs and medicines are eligible under your FSA. Other OTC items that are not considered a "drug" or "medicine" are also covered. These items include, but are not limited to, bandages, contact lens supplies and solutions, denture adhesives, reading glasses, wheelchairs, walkers, canes, etc.

Q. What happens when my card expires?

A. Your card is valid through the end of the month in which it expires. A new card is automatically issued 30 days prior to the expiration date if you are enrolled in an active plan the day after your card expires.

Q. Where can I purchase eligible “over-the-counter” items?

A. Our partner, FSA Store, is a convenient source for Flexible Spending Account participants, as it is the only e-commerce site exclusively stocked with FSA eligible products. There is no guesswork about FSA reimbursement on the site because products are clearly marked showing which ones require a prescription, and which ones do not. In addition to thousands of products, the site has various resources (including an FSA Learning Center and FSA Calculator) to help you better understand and use your FSA. FSA Store features 24/7 customer service via live chat, phone, and email. To visit FSA Store, please go to www.medcombenefits.com or <https://medcom.wealthcareportal.com> and click on the banner.

Q. Where can I get my balance?

A. We offer multiple ways for you to obtain your account balance:

- By calling the automated voice response system at (800) 523-7542, option 1.
- By logging onto the web portal at <https://medcom.wealthcareportal.com>.
- By logging onto the mobile app, just search “Medcom” your app store!
- If you enable SMS text capabilities through the online portal, you can use texting options as well.

Q. If I do not re-enroll during Open Enrollment, will my elections and deductions roll over to the new year?

A. No. You are required to make a new election each Plan Year.

Q. I locked myself out. How do I reset my password?

A. If you lock yourself out of the web portal by failing to enter the correct password three (3) times, you must contact Medcom Customer Service at (800) 523-7542, option 1, to unlock your account. You can prevent your account from being locked by clicking the “Forgot your password?” link before the third failed attempt.

Q. How do I know you’ve received my email or fax?

A. Upon receipt of your email, you will get an auto-response from Medcom. If you receive this auto response, we’ve received your correspondence. If you send a fax with documentation, you may check your account online at <https://medcom.wealthcareportal.com> to monitor the transaction for which you sent correspondence. Claims and receipts are processed within 3 business days of receipt.

Q. How can I submit receipts that are requested?

A. You can load them through the Mobile App (just search "Medcom" in your app store!), the online portal at <https://medcom.wealthcareportal.com>, or fax to (877) 723-0149.

Q. For what amounts can I use my card?

A. On the effective date your card is valid for the full annual election you have made for Medical Expenses. As long as you are at an authorized provider, you have a positive balance, and you are not charging more than the balance your card will be accepted. For Dependent Care your card is only valid for the amounts that have been deposited from payroll deductions, less any previous reimbursements.

Q. Do I still have to provide receipts if I use my MasterCard debit card?

A. Yes, except in some cases when the charge is made for the exact amount of your medical plan copays at drug stores or doctor offices. You will receive a notification from Medcom referring to an amount, date and location of your purchase requesting that you submit the receipts. Your card may be deactivated if you do not respond to requests for receipts. These are time sensitive, so please send receipts when required. You should save ALL your receipts in the event Medcom requests a copy.

Q. What happens if I accidentally use my MasterCard debit card to pay for an ineligible expense?

A. You may either repay the expense or offset the expense with other eligible expenses that you paid for out-of-pocket. If you repay the expense, the funds will be applied back to your account for future eligible expenses. You will be notified by email or letter. If you offset the expense, you may not claim the expenses used for the offset for reimbursement.

Q. Can I change my elections during the year?

A. Elections can only be changed during the plan year if there is a qualifying life event, such as a birth, death, marriage, divorce, loss of a dependent, spouse job changes or the change in the amount of day care expenses. Your plan must allow these changes, please refer to your Summary Plan Description (SPD).

Q&A: Submitting Receipts

Q. Why do I need to submit receipts for my Flexible Spending Account expenses?

A. Your Flexible Spending Account program provides you with a significant savings since your contributions are not taxed. In return for your lower taxes, the IRS requires all expenditures to be eligible under your plan.

Q. What is the best way to submit a receipt?

A. The best way to submit a receipt is through the online portal at <https://medcom.wealthcareportal.com> or through the mobile app. You may also email a scanned copy or photograph of the receipt to MedcomReceipts@medcombenefits.com, or fax to (877) 723-0149.

Q. Do I need to submit a receipt for all my FSA expenses?

A. No. Many transactions, such as copayments and most prescriptions filled at one of the major pharmacy retailers, do not require a receipt.

Q. How can I avoid receiving receipt requests?

- A.
- **Purchases at Pharmacies:** Receipts are not usually needed for purchases made at large pharmacy chains using your FSA card. This is because most of these stores use a computer program that can tell whether an item is eligible under your FSA plan. Many smaller pharmacies do not have this technology, so purchases made at these pharmacies may require a receipt to prove eligibility.
 - If the transaction amount is a **copayment** amount or an amount up to 5 times the normal copayment under your employer's group medical plan, a receipt will not be requested. (EXAMPLE: if the normal copayment is \$20.00 and you spend \$99.00, a receipt will be requested because the amount is not a multiple of your normal copayment; however, if you spend \$100.00, a receipt will not be requested to prove the eligibility of the purchase because it is exactly 5 times the normal copayment).
 - **Recurring Expenses:** Recurring expenses can be registered with Medcom by sending us an initial receipt and filling out a recurring expense form. These forms are available on our website at www.medcombenefits.com. You will not need to keep sending receipts for the recurring expense after it has been registered.
 - **Our partner, FSA Store,** is a convenient source for Flexible Spending Account participants, as it is the only e-commerce site exclusively stocked with FSA eligible products. There is no guesswork about FSA reimbursement on the site because products are clearly marked showing which ones require a prescription, and which ones do not. In addition to thousands of products, the site has various resources (including an FSA Learning Center and FSA Calculator) to help participants better understand and use their FSA. FSA Store features 24/7 customer service via live chat, phone, and email. To visit FSA Store, please go to www.medcombenefits.com or <https://medcom.wealthcareportal.com> and click on the banner.

Q. What will happen if I don't send the receipts that have been requested?

A. When a plan participant fails to submit receipts for transactions that require substantiation, or if a participant fails to repay the plan for ineligible expenses, the participant's benefit card(s) will be deactivated. In addition, employers may implement payroll deductions to reimburse the plan for unsubstantiated charges. In some cases, the outstanding amounts may be added to the participant's W-2 as taxable income. However, none of these steps will be taken before a written warning is issued and the plan participant is given an opportunity to remedy the situation.

Q. How can I reactivate my card if it is deactivated?

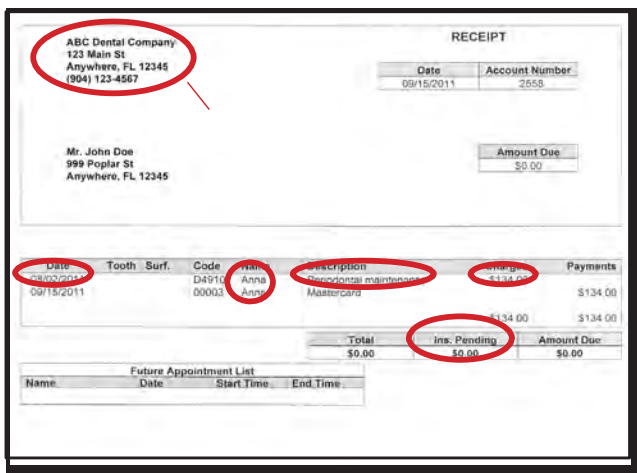
A. If your card has been deactivated, you may reactivate it by providing Medcom with the requested receipts or by repaying the plan for the amounts in question. You may also reactivate your card by submitting new claims to offset the outstanding amount.

Q. What information should be included on my receipts?

A. Receipts must include the following information:

- The name of the healthcare provider
- Date of service (the date of service is the date the service is rendered and not the date the service is paid for)
- The patient's name
- An itemized listing of the products or services provided
- The total cost of the products or services
- The amount covered by insurance
- The amount for which the patient is responsible

An **Explanation of Benefits** (EOB) from your insurance carrier is always sufficient. A credit card receipt that does not include **all** the above information is not considered sufficient.



The receipt to the left is **SUFFICIENT** to substantiate a claim.



The receipt to the right is **insufficient** to substantiate a claim.

Handwritten or self-documentation in place of actual receipts is **not** sufficient.