CITY OF LONG BEACH

Smart move.

Introducing WageWorks Healthcare Flexible Spending Account

A WageWorks® Healthcare Flexible Spending Account (FSA) is a pre-tax benefit account used to pay for eligible medical, dental, and vision care expenses that aren't covered by your insurance plan. A WageWorks Healthcare FSA is a smart, simple way to save money while keeping you and your family healthy and protected. Coming to City of Long Beach employees in 2016! Don't miss your opportunity to enroll in this benefit.

WHY YOU NEED IT

- Save an average of 30% on a wide variety of eligible healthcare expenses
- Access the full amount of your account on day one of your plan year
- Use several convenient, no-hassle payment and reimbursement options:

  1. Healthcare Debit Card - Swipe Card as Payment
  2. "Pay My Provider" - Pay Bills Directly, Online
  3. "Pay Me Back" - Direct Deposit Reimbursement

- With the WageWorks EZ Receipts mobile app, snap and submit photos of your receipts - no forms to complete, nothing to mail in or fax!

WageWorks

Your Estimated Tax Savings

Without Healthcare FSA		With Healthcare FSA	
Gross annual pay (estimate)	$60,000	Gross annual pay (estimate)	$60,000
Estimated tax rate (30%)	- $18,000	Maximum annual Healthcare FSA contribution	- $2,550
Net annual pay	= $42,000	Adjusted gross pay	= $57,450
Estimated annual healthcare expenses	- $2,550	Estimated tax rate (30%)	- $17,235
Final take-home pay	= $39,450	Final take-home pay	**= $40,215**

Take home this much more **$765**

Calculate how much more you can take home in one year at **wageworks.com**

WageWorks Healthcare FSA

How It Works

Simply decide how much to contribute, and funds are withdrawn from each paycheck for deposit into your Healthcare FSA before taxes are deducted. Your total annual election amount is available on day one of your plan year.

Be sure to estimate your annual healthcare expenses and make your contributions carefully. Any money left unspent in your Healthcare FSA at plan year end is forfeited. Fortunately, you have a grace period of 2-1/2 months after your plan year ends during which you can spend down money left in your account.

HOW YOU USE IT

With a variety of payment and reimbursement options, your WageWorks Healthcare FSA is easy to use. The convenient WageWorks Healthcare Card associated with your account can be used to pay for hundreds of eligible healthcare products and services for you, your spouse, and your dependents.

HOW YOU MANAGE IT

Manage your account via a secure website on any computer or mobile device that's connected to the Internet or via the WageWorks EZ Receipts® app.

HOW MUCH YOU CAN CONTRIBUTE

You can contribute up to a maximum of $2,550 to your WageWorks Healthcare FSA through the City of Long Beach via a payroll deduction.

How You Get It

Ready to save? Sign up for the new City of Long Beach WageWorks Healthcare FSA during Open Enrollment via LifeView. Enroll by October 30, 2015 - don't delay!

CITY OF LONG BEACH

WageWorks
everyone benefits

© 2014 WageWorks, Inc. All rights reserved. The term "savings" herein refers only to tax savings and actual savings are dependent on individual tax rates. No part of this document constitutes tax, financial, or legal advice. Please consult your advisor regarding your personal situation and whether this is the right program for you.

3028 (10/2015)

Eligible Expenses for Your WageWorks Healthcare Flexible Spending Account

You can use your WageWorks® Healthcare Flexible Spending Account (FSA) to pay for a wide variety of medical, dental, and vision care products and services for you, your spouse, and your dependents.

The IRS determines which expenses are eligible for reimbursement. This list identifies the eligibility of some of the most common expenses. A comprehensive list of eligible expenses is available in your WageWorks account.

EXPENSE	ELIGIBLE
Acne treatments (over-the-counter)	✓ (Rx)
Acupuncture	✓
Adoption (medical expenses related to)	✓
Adoption fees	NO
Alcoholism treatment	✓
Allergy and sinus medicine and products (over-the-counter)	✓ (Rx)
Allergy medication	✓ (Rx)
Allergy treatments and products	✓ (Letter)
Alternative dietary supplements (for treatment of a medical condition)	✓ (Letter)
Alternative drugs, medicines and treatment products (for treatment of a medical condition)	✓ (Letter)
Alternative healers (for treatment of a medical condition)	✓ (Letter)
Ambulance and emergency health services	✓
Anesthesia (for noncosmetic purposes)	✓ (Rx)
Antacid (over-the-counter)	✓ (Rx)
Antibiotic ointment (over-the-counter)	✓ (Rx)
Aspirin or other pain reliever (over-the-counter)	✓ (Rx)
Asthma medicines or treatments (over-the-counter)	✓ (Rx)
Athletic treatments/braces	✓
Bandages and related items (over-the-counter)	✓
Birth control (over-the-counter)	✓ (Rx)
Birth control (prescription or other)	✓
Blood pressure monitor	✓
Body scans	✓
Braille books and magazines (difference in cost only)	✓
Breast pump (for a lactating woman)	✓

EXPENSE	ELIGIBLE
Breast reconstruction surgery (following mastectomy)	✓ (Letter)
Breastfeeding classes	✓
Cancer (fixed indemnity) insurance premiums	NO
Canker and cold sore treatments (over-the-counter)	✓ (Rx)
Car modifications (as required for a medical condition diagnosed by a licensed healthcare professional)	✓ (Letter)
Chest rubs (over-the-counter)	✓ (Rx)
Child or newborn care instruction	NO
Childbirth classes (charges for mother only)	✓
Chiropractic care	✓
Chiropractic office visit or treatment	✓
Cholesterol test kits and supplies	✓
Christian Science practitioners	✓
COBRA premiums (dental; paid with after-tax dollars only)	NO
COBRA premiums (medical; paid with after-tax dollars only)	NO
COBRA premiums (other; paid with after-tax dollars only)	NO
COBRA premiums (prescription; paid with after-tax dollars only)	NO
COBRA premiums (vision; paid with after-tax dollars only)	NO
Co-insurance (dental)	✓
Co-insurance (medical)	✓
Co-insurance (prescription)	✓
Co-insurance (vision)	✓
Cold and flu medicine (over-the-counter)	✓ (Rx)
Cold and flu prevention (over-the-counter)	✓ (Rx)
Cold cream (over-the-counter)	NO
Compression or anti-embolism socks, stockings or hose	✓ (Letter)
Concierge medical fees (billed for actual services received)	✓
Concierge medical fees (billed for future availability of services, with no services actually received)	NO
Contact lenses and solutions	✓
Contraceptives (over-the-counter)	✓

(Letter)	In addition to the required detailed receipt, you need to submit a Letter of Medical Necessity, signed by your doctor, to verify this expense is a medically-necessary treatment for a known medical condition.
(Rx)	The Affordable Care Act (ACA) requires you submit an actual prescription from your doctor, in addition to the required detailed receipt. The prescription must be written by your doctor (on a prescription pad or form) and dated on or before the date you incurred the expense to verify this over-the-counter medicine is prescribed for a known medical condition.

EXPENSE	ELIGIBLE
Contraceptives (prescription)	✓
Copayment (dental)	✓
Copayment (medical)	✓
Copayment (prescription)	✓
Copayment (vision)	✓
Cord blood storage (for future treatment of a birth defect or known medical condition)	✓ (Letter)
Cord blood storage (for unidentified future use)	NO
Corn and callus remover (over-the-counter)	✓ (Rx)
Corneal keratotomy	✓
Cosmetic procedures or surgery	NO
Cosmetic procedures or surgery for birth defects, accidents, and/or disease	✓ (Letter)
Cough drops and sore throat lozenges (over-the-counter)	✓ (Rx)
Cough syrup (over-the-counter)	✓ (Rx)
Counseling (for treatment of a medical condition)	✓
Counseling (marriage)	NO
CPR classes (adult or child)	NO
Crutches, canes, walkers or like equipment (purchase or rental)	✓
Dancing lessons (for treatment of a medical condition)	✓ (Letter)
Deductible for dental plan	✓
Deductible for prescription plan	✓
Deductible for vision plan	✓
Dental care (for non-cosmetic purposes, including sealants)	✓
Dental co-insurance	✓
Dental insurance/plan premiums (paid with after-tax dollars only)	NO
Dental products for general health	NO
Dental reconstruction (including implants)	✓
Dental veneers	✓ (Letter)
Dental, oral, and teething pain products (over-the-counter)	✓ (Rx)
Dentures, bridges, etc.	✓
Dermatology treatments and products	✓ (Letter)
Diabetic monitors, test kits, strips and supplies	✓
Diagnostic services (dental or vision)	✓
Diagnostic services (other than dental or vision)	✓
Diaper rash ointments and creams (over-the-counter)	✓ (Rx)
Diapers and diaper services	NO
Dietary supplements (for treatment of a medical condition)	✓ (Letter)
Doula or birthing coach	✓ (Letter)
Drug addiction treatment	✓
Drugs (imported)	NO
Drugs and medicines (over-the-counter)	✓ (Rx)

EXPENSE	ELIGIBLE
Dyslexia treatment	✓ (Letter)
Ear drops and wax removal (over-the-counter)	✓ (Rx)
Electrolysis	NO
Emergency kits (over-the-counter)	NO
Exercise equipment or program (as treatment for a medical condition diagnosed by a licensed healthcare professional)	✓ (Letter)
Eye drops and treatments (over-the-counter)	✓ (Rx)
Eye examinations	✓
Eye related equipment/materials	✓
Eye surgery or treatment to correct vision	✓
Eyeglasses (prescription)	✓
Face lifts	NO
Feminine hygiene products	NO
Fertility monitor (over-the-counter)	✓
Fertility treatment (for employee, spouse or dependent)	✓
Fertility treatment (for non-dependent surrogate)	NO
First aid kits (over-the-counter)	✓
Fitness programs (as treatment for a medical condition diagnosed by a licensed healthcare professional)	✓ (Letter)
Flu shots	✓
Funeral expenses	NO
Gastrointestinal medication (over-the-counter)	✓ (Rx)
Guide dog (dog, training, care)	✓
Hair regrowth products	NO
Hair removal	NO
Hair transplant	NO
Hair treatments	NO
Hand lotion (over-the-counter)	NO
Health club dues (as treatment for a medical condition diagnosed by a licensed healthcare professional)	✓ (Letter)
Health insurance/plan premiums (paid with after-tax dollars only)	NO
Health Savings Account (HSA) contributions	NO
Hearing aids and batteries	✓
Herbal or homeopathic medicines (over-the-counter)	✓ (Letter)
Home improvements (as required for a medical condition diagnosed by a licensed healthcare professional)	✓ (Letter)
Hospital (fixed indemnity, $x per day) insurance premiums	NO
Hospital services and fees	✓
Household help	NO
Humidifier, air filter and supplies	✓ (Letter)
Illegal surgeries or substances	NO
Immunizations	✓
Incontinence supplies	✓
Individual dental insurance/plan premiums (paid with after-tax dollars only)	NO
Individual medical insurance/plan premiums (paid with after-tax dollars only)	NO
Individual prescription insurance/plan premiums (paid with after-tax dollars only)	NO

EXPENSE	ELIGIBLE
Individual vision insurance/plan premiums (paid with after-tax dollars only)	NO
Infertility treatment (for employee, spouse or dependent)	✓
Insulin, testing materials and supplies	✓
Insurance/plan premiums (paid with pre-tax dollars)	NO
Lab (medical)	✓
Laboratory fees	✓
Lactose intolerance medication (over-the-counter)	✓ (Rx)
Lamaze classes (charges for mother only)	✓
Laser eye surgery	✓
Lasik	✓
Late payment fees charged by healthcare provider	NO
Laxatives (over-the-counter)	✓ (Rx)
Learning disability treatments	#
Lice treatment (over-the-counter)	✓ (Rx)
Listening therapy	✓
Lodging (limited to $50 per night for patient to receive medical care and $50 per night for one caregiver)	✓ (Letter)
Long-term care premiums (up to IRS tax-free limit, see IRS Publication 502)	NO
Long-term care services	NO
Long-term disability insurance premiums	NO
Magnetic therapy (over-the-counter)	✓ (Letter)
Massage therapy (for treatment of a medical condition)	✓ (Letter)
Mastectomy-related special bras	#
Maternity clothes	NO
Medical abortion	✓
Medical co-insurance	✓
Medical equipment (for treatment of medical condition) and repairs	✓
Medical insurance/plan premiums (paid with after-tax dollars only)	NO
Medical literature, books, pamphlets or audio	NO
Medical monitoring and testing devices	✓
Medical records charges	✓
Medical savings account (MSA) contributions	NO
Medical supplies (for treatment of a medical condition)	✓
Medicare alternative insurance/plan premiums (paid with after-tax dollars only)	NO
Medicare alternative insurance/plan premiums (vs. Part A & Part B, paid with after-tax dollars only)	✓
Medicare Part B insurance	NO
Medicare supplement policy premiums	✓
Midwife	✓
Mileage (for travel to/from anything other than eligible care)	NO
Mileage (for travel to/from eligible healthcare)	✓
Modified equipment (difference in cost only)	✓ (Letter)
Monitors and test kits (over-the-counter)	✓
Motion sickness medication (over-the-counter)	✓ (Rx)
Nasal sprays	✓ (Rx)
Nasal strips (over-the-counter)	✓ (Rx)
No show fees charged by healthcare provider	NO
Nonprescription drugs and medicines (for non-cosmetic purposes)	✓ (Rx)
Norplant insertion or removal	✓
Nursing services (wages and taxes)	✓
Nutritional supplements (for treatment of a medical condition)	✓ (Letter)
OB/GYN fees	✓
Occlusal guards to prevent teeth grinding	✓
Occupational therapy (related to a medical condition or disability)	✓
Office visits (chiro)	✓
Office visits (dental)	✓
Office visits (medical)	✓
Office visits (psych/therapy)	✓
Office visits (vision)	✓
Operations (for non-cosmetic purposes)	✓
Operations (for vision and dental only)	✓
Optometrist/ophthalmologist fees	✓
Organ transplants (recipient and donor)	✓
Ortho keratotomy	✓
Orthodontia (braces and retainers)	✓
Orthopedic and surgical supports	✓
Orthopedic shoes and inserts (difference in cost only of specialized orthopedic shoe over like non-specialized shoe)	✓ (Letter)
Orthotics	✓
Ovulation monitor (over-the-counter)	✓
Oxygen	✓
Parental fees (billed for actual services received; for disabled children)	✓
Parental fees (billed for future availability of services, with no services actually received; for disabled children)	NO
Physical exams	✓
Physical therapy	✓
Physician retainer fee (for on-call or concierge services)	NO
Pregnancy tests (over-the-counter)	✓
Prescription co-insurance	✓
Prescription drugs (for non-cosmetic purposes)	✓
Prescription drugs for cosmetic purposes	NO
Psych/therapy	✓

(Letter)	In addition to the required detailed receipt, you need to submit a Letter of Medical Necessity, signed by your doctor, to verify this expense is a medically-necessary treatment for a known medical condition.
(Rx)	The Affordable Care Act (ACA) requires you submit an actual prescription from your doctor, in addition to the required detailed receipt. The prescription must be written by your doctor (on a prescription pad or form) and dated on or before the date you incurred the expense to verify this over-the-counter medicine is prescribed for a known medical condition.

EXPENSE	ELIGIBLE
Radial keratotomy (RK)	✓
Reading glasses (over-the-counter)	✓
Sales tax, shipping and handling fees (for any eligible expense)	✓
Sleep aids and sedatives (over-the-counter)	NO
Smoking cessation (programs/counseling)	✓
Smoking cessation drugs (prescription)	✓
Smoking cessation gum or patches (over-the-counter)	✓ (Rx)
Special equipment	✓ (Letter)
Special foods (gluten-free, salt-free or other for treatment of a medical condition; difference in cost only)	✓ (Letter)
Special school (for mental and physical disabilities)	✓ (Letter)
Speech therapy	✓
Spermicidals	✓ (Rx)
Sterilization	✓ (Rx)
Student health fees for dental services (billed for actual services received)	✓
Student health fees for dental services (no services actually received; billed for future availability of services)	NO
Student health fees for medical services (billed for actual services received)	✓
Student health fees for medical services (no services actually received; billed for future availability of services)	NO
Student health fees for prescription services (no services actually received; billed for future availability of services)	NO
Student health fees for prescriptions (billed for actual services received)	✓
Student health fees for vision services (billed for actual services received)	✓
Student health fees for vision services (no services actually received; billed for future availability of services)	NO
Sunglasses (over-the-counter)	NO
Sunglasses (prescription)	✓
Sunscreen with SPF <15 or suntan lotion (over-the-counter)	NO
Sunscreen with SPF 15+ and "broad spectrum", sunburn creams and ointments (over-the-counter)	✓
Supplies (for treatment of a medical condition)	✓
Surgery (for non-cosmetic purposes)	✓
Swimming lessons (for treatment of a medical condition)	✓ (Letter)

EXPENSE	ELIGIBLE
Teeth bleaching or whitening	NO
Toothpaste, medicated (difference in cost only of medicated toothpaste over the standard toothpaste)	✓ (Rx)
Toothpaste, toothbrush, floss, etc.	NO
Transgender treatments/surgery	✓ (Letter)
Transportation, parking and related travel expenses (essential to receive eligible care)	✓
Transportation, parking and related travel expenses, for non-eligible expenses	NO
Tubal ligation	✓
Tuition or educational classes (for a specific medical condition)	✓ (Letter)
Urological products	✓
UV protection clothing	NO
Vaccinations	✓
Varicose vein removal surgery (for medical care)	✓
Vasectomy	✓
Viagra and similar prescription medications	✓
Vision care	✓
Vision co-insurance	✓
Vision insurance/plan premiums (paid with after-tax dollars only)	NO
Vision products (over-the-counter)	✓
Vitamins (prescription)	✓
Vitamins for general health purposes (over-the-counter)	NO
Walking aids (canes, walkers, crutches and related supplies)	✓
Warranties or other charges for future anticipated services (with none actually received)	NO
Wart removal treatments (over-the-counter)	✓ (Rx)
Weight loss counseling	✓ (Letter)
Weight loss drugs (for treatment of a medical condition)	✓ (Rx)
Weight loss foods	NO
Weight loss program (for treatment of a medical condition)	✓ (Letter)
Weight loss program (to improve or maintain general health)	NO
Wheelchair and repairs	✓
Wound care (over-the-counter)	✓
X-ray fees (dental)	✓
X-ray fees (medical)	✓

(Letter)	In addition to the required detailed receipt, you need to submit a Letter of Medical Necessity, signed by your doctor, to verify this expense is a medically-necessary treatment for a known medical condition.
(Rx)	The Affordable Care Act (ACA) requires you submit an actual prescription from your doctor, in addition to the required detailed receipt. The prescription must be written by your doctor (on a prescription pad or form) and dated on or before the date you incurred the expense to verify this over-the-counter medicine is prescribed for a known medical condition.

CITY OF LONG BEACH

WageWorks everyone benefits

©2014 WageWorks Inc. All rights reserved.