

Anthem members and FSA participants who waive medical coverage

Optum Financial replacing HealthEquity | WageWorks

Starting January 1, Optum Financial will be the new administrator for these accounts:

Health Account

If you're enrolled in the **Anthem Health Account Plan (HAP)** for 2023

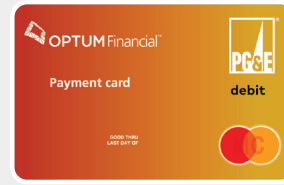
Health Care Flexible Spending Account (FSA)

Dependent Care FSA

If you're enrolled in the **Anthem HAP** for 2023—or if you **waive medical coverage** and elect an FSA

Optum Financial payment card for health expenses

The Optum Financial payment card works like a debit card, allowing easy access to your Health Account credits and Health Care FSA contributions.



Your card should arrive by **December 31, 2022**. You'll be able to manage your card online—activate your card, add and remove cardholders, replace cards and report cards as missing.

Optum Financial online portal

Starting **December 15, 2022**, you'll be able to see your 2023 Health Account and any 2023 FSAs you elect in the Optum Financial online portal when you log in through myPlans Connect. Starting **January 1, 2023**, you'll be able to use your 2023 accounts.

How to log in

From myPlans Connect:

Log in to your **myPlans Connect** account and click the **Access Your Health Account** link under the **Your Health Insurance** box. You'll be able to go straight to your Optum account without creating a username and password.

From OptumFinancial.com:

You'll need your **Optum Financial payment card to access your account for the first time when logging in through OptumFinancial.com.**

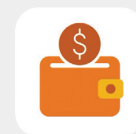
When accessing your account for the first time, you'll need to create a HealthSafe ID[®] username and password. HealthSafe ID adds an extra layer of security to your account by using two-factor authentication.

Once you're signed in, you'll be able to:

- Activate your Optum Financial payment card for eligible health expenses and manage your card
- View account balances and transaction information
- Set up direct deposit for reimbursements to your personal bank account
- Set your personal communication preferences for the alerts and notices you wish to receive
- File claims and verify expenses by uploading Explanation of Benefits (EOB) forms and itemized receipts
- Register under Mobile Alerts for text messaging

Optum Financial mobile app


Managing and paying for eligible expenses is easy with the Optum Financial mobile app. You can even use the app to eCertify eligible dependent care expenses if you elect the 2023 Dependent Care FSA.



Download the free Optum Financial mobile app in the App Store or on Google Play.

Health Account

Here are key dates you need to know:

December 31, 2022	January 1, 2023
STOP	START
Using the HealthEquity I WageWorks card	Using the Optum Financial payment card 
Filing claims with HealthEquity I WageWorks	Filing claims with Optum Financial including claims for expenses incurred before 2023*

*Claims for expenses incurred in 2022 will be paid only if you were enrolled in the Anthem HAP in 2022.

When Health Account credits will be available

New credits for 2023 will be available by **January 5, 2023**. This includes credits you earned if you completed wellness activities* for 2023 from October 1, 2022, through December 9, 2022.

Credits for 2023 wellness activities you complete from December 10, 2022, through August 31, 2023, will be in your account three to six weeks later.


Leftover credits will be available in your Optum Financial account by **February 3, 2023**, after they transfer to Optum Financial from HealthEquity I WageWorks.



*Wellness activities include completing your annual health screening and testing tobacco-free or completing the tobacco cessation program.



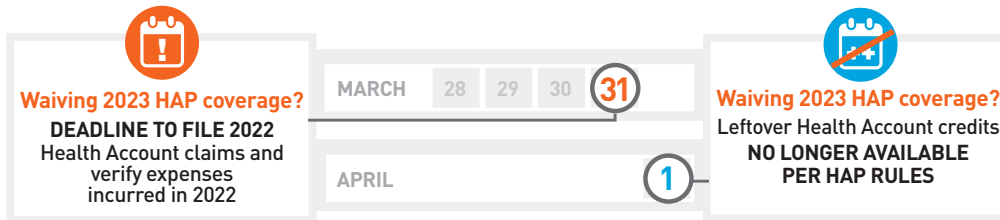
TIP: Track your Health Account balance.

Log in to your Optum Financial account through your myPlans Connect account or use the Optum Financial mobile app. 

Waiving 2023 HAP coverage?

HAP rules require you to forfeit any unused Health Account credits when you waive HAP medical coverage.

Per these rules, you'll have until **March 31, 2023**, to finish filing your 2022 Health Account claims and verifying your 2022 expenses through Optum Financial. After that, you forfeit unused Health Account credits per HAP rules.



Will you get an Optum Financial payment card?



You'll get an Optum Financial payment card by **January 31, 2023**, if:

- You're waiving HAP coverage for 2023—and
- You have unused Health Account credits at the end of December—and
- You're not electing the Health Care FSA for 2023.*


Leftover Health Account credits will be loaded to your card by **February 3, 2023**.

You'll only be able to use the Optum Financial payment card through **March 31, 2023**, to finish paying for eligible health expenses incurred in 2022, while you were enrolled in the Anthem HAP.

*If you're electing the Health Care FSA for 2023, your card will arrive by December 31, 2022.

Health Care FSA

Here are key dates you need to know:

2022 Health Care FSA File all 2022 claims with HealthEquity WageWorks* December 31, 2022 STOP Using the HealthEquity WageWorks card for expenses incurred in 2022	2023 Health Care FSA File all 2023 claims with Optum Financial January 1, 2023 START Using the Optum Financial payment card  for expenses incurred in 2023
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*You have until June 30, 2023, to submit claims to HealthEquity | WageWorks for eligible health expenses incurred through December 31, 2022.

2022 Health Care FSA

All 2022 Health Care FSA claims must be filed with HealthEquity | WageWorks. You have until **June 30, 2023**, to submit your claims.

Unused contributions	If you have unused 2022 contributions after filing all your 2022 claims through June 30, 2023, you'll be able to carry over up to \$570 to use in 2023.
When 2022 carryover balances will be available	Carryover balances from 2022 (up to \$570) will be available by August 11, 2023 , after HealthEquity WageWorks transfers your account to Optum Financial. You won't have access to your 2022 carryover balance from July 1–August 10, 2023, while your balance is transferred to Optum Financial.

 JUNE 30, 2023 DEADLINE TO FILE 2022 claims with HealthEquity WageWorks	 JULY 1–AUGUST 10, 2023 NO ACCESS TO 2022 CARRYOVER BALANCE	 AUGUST 11, 2023 CARRYOVER BALANCE AVAILABLE through Optum Financial
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 **TIP: You don't have to be enrolled in the 2023 Health Care FSA to use 2022 carryover balances.** You can carry over up to \$570 in unused 2022 Health Account contributions.




Will you get an Optum Financial payment card?

If you have a 2022 Health Care FSA carryover balance and no other accounts, your Optum Financial payment card should arrive by **August 15, 2023**. You'll be able to use the card to pay for eligible health expenses incurred through December 31, 2023, until your 2022 carryover balance is used up.

If you have a 2023 Health Account or 2023 Health Care FSA, your Optum Financial payment card should arrive by December 31, 2022. If you also have a 2022 carryover balance, it will be loaded to your card by August 11, 2023.

2023 Health Care FSA

All 2023 Health Care FSA claims must be filed with Optum Financial.

 <p>DECEMBER 31, 2022 OPTUM FINANCIAL PAYMENT CARD SHOULD HAVE ARRIVED</p>	 <p>JANUARY 1, 2023 2023 HEALTH CARE FSA CONTRIBUTIONS AVAILABLE</p>	 <p>AUGUST 11, 2023 2022 CARRYOVER BALANCES AVAILABLE FOR USE IN 2023</p>
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FOR HEALTH ACCOUNT AND HEALTH CARE FSA:

Using your card for over-the-counter purchases


Many retailers—especially big-box retailers with pharmacies—can automatically verify many eligible health expenses, so you won't have to submit itemized receipts.



TIP: Pay at the pharmacy register.

Try to use the pharmacy register when you're shopping—especially when you're at a big-box retailer that has a pharmacy.

Pharmacy registers are typically set up to recognize eligible items and will accept the card. Front registers might reject the card.

EXAMPLE:

 You're shopping at a big-box store and you're buying bandages, contact lens solution and toilet paper.

 <p>If you're paying at a register that recognizes eligible items, the card will work for the bandages and contact lens solution, but it will reject the toilet paper, so you'll have to pay for that with your own money.</p> <p>You won't have to submit a claim for the bandages and contact lens solution because the card reader verified the expense.</p>	 <p>If you're paying at a register that's NOT set up to recognize eligible items, you'll need to use your own money and submit a claim to be reimbursed for the bandages and contact lens solution.</p>
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VERIFYING EXPENSES

Optum will send multiple reminders if you need to verify expenses. You'll have 180 days to verify your expenses. After 180 days, if you haven't verified expenses and they total more than \$150, **Optum will suspend your card.**

Dependent Care FSA

There are no payment cards for the Dependent Care FSA.

You'll need to pay with your own money and file a claim for reimbursement. You can use the Optum Financial mobile app to eCertify some dependent care expenses. See page 1 for details about the app.

2022 Dependent Care FSA

File all claims against 2022 contributions with **HealthEquity | WageWorks***

2023 Dependent Care FSA

File all claims against 2023 contributions with **Optum Financial**

*You have until June 30, 2023, to submit claims to HealthEquity | WageWorks for eligible dependent care expenses incurred through March 15, 2023, the grace period for Dependent Care FSA claims. These claims may only be paid from your 2022 contributions.

2022 Dependent Care FSA

All 2022 Dependent Care FSA claims must be filed with HealthEquity | WageWorks.



MARCH 15, 2023
DEADLINE TO INCUR
ELIGIBLE DEPENDENT
CARE EXPENSES
against your
2022 Dependent Care
FSA balance



JUNE 30, 2023
DEADLINE TO SUBMIT
CLAIMS TO
HEALTHEQUITY | WAGeworks
for eligible dependent
care expenses incurred
through March 15, 2023,
against your 2022
Dependent Care FSA balance

2023 Dependent Care FSA

All 2023 Dependent Care FSA claims must be filed with Optum Financial.



REMINDERS

You may only receive reimbursement for services that have already been provided. Even though your care provider may require payment at the start of the service period, you'll have to wait to receive reimbursement until after the service has been provided.

AND

You can be reimbursed only when you have enough money in your Dependent Care FSA to cover your claim, regardless of your annual commitment.

Do you have both a 2022 and a 2023 Dependent Care FSA?

You must use up all your 2022 contributions to pay for expenses you incur through March 15, 2023, before you can file claims with Optum.

EXAMPLE: You have both a 2022 and a 2023 Dependent Care FSA.



JANUARY 2023

You have **\$1,000 in unused 2022 contributions**. HealthEquity I WageWorks has these contributions in your 2022 account.

You also start making new contributions of **\$300 per month for 2023**. Optum Financial has your new 2023 contributions in your 2023 account.



THROUGH MARCH 15, 2023

You incur **\$1,000 in new dependent care expenses**.

You have until **March 15, 2023**, to incur eligible dependent care expenses against your 2022 contributions.



JUNE 30, 2023

You'll need to file a claim for reimbursement from HealthEquity I WageWorks by **June 30, 2023**, to access your unused 2022 contributions.

If you're late, you'll **forfeit \$1,000 in unused 2022 contributions**. The IRS does not allow carryover balances.



APRIL 2023

You incur **\$600 in new dependent care expenses**.

You've contributed **\$1,200 to your 2023 Dependent Care FSA** (\$300 per month).

You can file a claim with Optum Financial to be **reimbursed for the \$600** you paid.