



Welcome to WageWorks

Your Total Flexible Benefits Solution

Blue Cross® Blue Shield® of Michigan has partnered with WageWorks to provide flexible benefits administration and services to our clients. WageWorks, a leader in flexible benefits solutions is dedicated to empowering employers and individuals to get the most from their benefits program. Our mission is to provide solutions and services that make benefit plans easier to manage, and most importantly– valuable to the employees who use them.

Services & Solutions for Employer Groups

- Premium Only Plans (POP)
- Health Flexible Spending Accounts (FSA)
- Limited FSA
- Health Reimbursement Arrangement (HRA)
- Health Savings Accounts (HSA)
- Dependent Care Account
- Commuter Benefit Accounts

Turnkey Administration + Out-sourcing

Consulting + Plan Design – Our experienced team of associates (certified as CFC* and CFCI) assists with plan design options, plan documents, and implementation services.

Implementation – The employer receives training on the employer web site for managing enrollment, eligibility, flex benefit cards, and on-demand reports in PDF, Word® or Excel®. Banking information is aligned to streamline contribution management so that payroll file exchange is not required. Pre-funding is not required prior to the beginning of the plan year.

Employee Education – Our acclaimed [take care](#)* suite of educational tools includes an online video and savings calculator, posters, mailbox stuffers, and consumer-friendly enrollment forms (also available electronically and online). Flex benefits card education is an important focus for participants that want to simplify their experience.

Employee Account Management – Employee contributions are automatically collected via EFT each pay period and added to employees' account balances. Daily services include account balance tracking, claims adjudication, and claims payment by check, direct deposit and flex benefits card. Our daily express claims service is standard and available via fax submission and enhanced by our internet claims entry feature.

Participant Assistance – Employees have 24-hour access to their accounts via the web and IVR. Toll-free access to the participant service center also is provided during the day. Employee statements are provided on the web and printed on claim reimbursement stubs. Printed "card use verification" statements are mailed each month, when necessary, to verify flex card transactions that cannot be auto-substantiated.



Annual Compliance – Compliance services include reconciliation and reporting of employee account balances, plus compliance with discrimination testing requirements. A “signature-ready” IRS Form 5500 (if required) is also included, along with an annual compliance package and information for W-2 Wage and Tax Statements.

About WageWorks

WageWorks is dedicated to being a world-class provider of benefit services delivering the easiest-to-use and most convenient solutions that enable employers, individuals and their families to maximize savings on health, commuting, and other tax-advantaged accounts.

Today, WageWorks is the leading provider of tax-advantaged solutions and services in the United States, consistently setting industry standards for high quality service and innovation.

WageWorks take care® specializes in delivering enterprise level functionality and service excellence designed specifically for growth-oriented employers and entrepreneurial businesses.

take care[®]
by WageWorks

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Blue Cross Blue Shield of Michigan is a nonprofit corporation and independent licensee of the Blue Cross Blue Shield Association.

WageWorks is an independent and separate company providing flex administration and related services to Blue Cross Blue Shield of Michigan members.

* CFC and CFCI are designations awarded by the Employers Council on Flexible Compensation to benefits professionals who undergo a rigorous training and testing regimen in flexible benefits.

Everything You Need!

When you chose the **take care** flexible benefits plan, you will receive everything you need to educate and enroll your employees.

Mailbox stuffers. We encourage you to choose one stuffer and place it in every employee's mail box along with the next paycheck. You should follow up with subsequent pieces about a week or two after you pass out the first. Don't wait too long! It's best to "hit them hard and hit them often" for the best enrollment results.



Educational video online and on CD. Take 5 minutes to view the presentation yourself and then show it to your employees as soon as possible. It explains the **take care** plan in everyday language and provides a quick walkthrough of the employee web site. This site is a great resource for both you and your employees. It offers complete information on expenses that qualify under the plan, has an interactive worksheet to help employees determine their tax savings, and provides a "log in" area where they can check account balances.



Four colorful, eye-catching posters. Hang these posters wherever your employees "hang out," the lunchroom, by vending machines, in your HR offices. They are great tools for building interest in the **take care** plan, and boosting enrollment.



Employee brochures. Hand out this brochure, with attached enrollment form, after you show the **take care** presentation. The brochure recaps important information about the plan that your employees will need to sign up for the program.

take care®