



## **News You Can Use About WageWorks and the Flexible Spending Accounts and Commuter Reimbursement Accounts**

As you've reviewed your 2009 open enrollment package, you may have noticed that Amtrak has selected WageWorks as the company's Flexible Spending Account administrator.

During the transition from SHPS to WageWorks, many of you have contacted the Benefits department with a number of questions. Accordingly, you should have received a letter this week outlining WageWorks' capabilities and explaining the transition process. The information referenced in the letter is included below.

In addition, you can log onto the WageWorks Web site listen to an audio presentation — <http://wageworks.na3.acrobat.com/p12722042/>.

Reminder: The annual enrollment period for benefits ends this Friday, Nov. 14. Log onto <https://www.amtrakbenefits.com> or call 800-481-4887 to enroll or change your current elections.

Starting January 1, 2009, Amtrak's Flexible Spending Accounts (FSAs) and Commuter Reimbursement Accounts (CRAs) will be administered by a new vendor — WageWorks. WageWorks offers a number of enhanced features — such as health care and commuter debit cards — that make using these accounts easier than ever before.

As we begin the transition to WageWorks, here is some important information that you'll need to know about filing claims and accessing your account balances.

### How to Access Your Account on the WageWorks Website

If you elect to participate in an FSA and/or CRA for 2009, you may access your account(s) starting December 15, 2008 by following these steps:

1. Visit [www.wageworks.com](http://www.wageworks.com) and click on the *Register with WageWorks now* link.
2. Enter the required sign up information for accurate identification, including your last and first name, birth date, home zip code, and the last four digits of your Social Security number.
3. On the *Profile* page, create a username and password and confirm that your address information is correct.
4. Enter a phone number and e-mail address.
5. For reimbursement directly to your bank account, enter your information in the appropriate boxes.
6. Read the User Agreement and confirm your acceptance.

To participate in a CRA for transit expenses, you must first make your CRA election through the Amtrak Benefits Service Center, then place your commuter order with WageWorks — either online or by phone. See page 4 for more information.

### FSA Claims Deadlines and Filing Information

If you are currently participating in a Health Care FSA, Dependent Day Care FSA, or both, you'll need to file claims for reimbursement from your 2008 account(s) with SHPS. After Jan. 1, 2009, claims that will be paid from your 2009 account will be processed by WageWorks.

	<b>For expenses paid from your 2008 account</b>	<b>For expenses paid from your 2009 account</b>
You must incur expenses by:	March 15, 2009	March 15, 2010
You must file claims by:	April 15, 2009	April 15, 2010
Submit your FSA claim to:	SHPS <i>By mail:</i> SHPS FSA Processing Center P. O. Box 34700 Louisville, KY 40232-4700	WageWorks <i>By mail:</i> WageWorks Claims Administrator P. O. Box 14053 Lexington, KY 40512
Contact information:	1-800-678-6684 <a href="http://www.myshps.com">www.myshps.com</a>	<i>Starting December 15, 2008:</i> 1-877-924-3967, Monday–Friday, 8:00 a.m. to 8:00 p.m., ET <a href="http://www.wageworks.com">www.wageworks.com</a>

Remember! You must submit claims for reimbursement from your 2008 FSAs to SHPS by April 15, 2009. Any claims for 2008 expenses that are sent to WageWorks will be denied.

## New FSA Features Available Through WageWorks

Starting Jan. 1, 2009, you'll be able to take advantage of all the new features and enhancements WageWorks offers. Here are two payment methods that provide easy access to your FSAs and eliminate the need to file claims for reimbursement.

### Pay by Card — WageWorks Health Care Debit Card

- WageWorks offers the convenience of a stored-value, Visa WageWorks Health Care debit card for out-of-pocket health care expenses.
- After you enroll in the Health Care FSA, you will automatically receive one WageWorks Health Care debit card at your home address, which will have the value of your total 2009 Health Care FSA election loaded onto it.
- Then, you simply swipe your card for eligible health care expenses and the expenses will be deducted automatically from your Health Care FSA.
- If you need more than one WageWorks Health Care debit card, call WageWorks at 1-877-924-3967 or visit [www.wageworks.com](http://www.wageworks.com) to order additional cards.
- Remember to keep your receipts for health care services and supplies you pay for with the card, because you may need them as proof of the eligible expenses.

### Pay My Provider

- You may also take advantage of the "Pay My Provider" feature to pay for regular monthly expenses, such as child care and orthodontia.
- WageWorks can send your providers a check directly from your 2009 FSA account each month.
- Visit [www.wageworks.com](http://www.wageworks.com) to sign up for this feature.

## CRA Claims Deadlines and Filing Information

If you are currently participating in a Commuter Reimbursement Account, you'll need to file claims for reimbursement from your 2008 CRA with SHPS.

### For expenses paid from your 2008 account

You must file claims by:

Jan. 31, 2009  
(no claims will be accepted after January 31, 2009; remaining balances will be converted to a commuter credit and applied to your 2009 CRA)

### For parking\* expenses paid from your 2009 account

You have six months from the end of the benefit month (the month in which you can actually park) to file a claim for reimbursement of parking expenses from your CRA.

\* For most transit expenses, participants must use either the commuter card or a transit pass — see page 3 for more information.

Submit your CRA claim to:

SHPS

**By mail:**  
SHPS FSA Processing Center  
P. O. Box 34700  
Louisville, KY 40232-4700

**By fax:**  
1-502-267-2233

WageWorks

**By mail:**  
WageWorks  
Claims Administrator  
P. O. Box 14053  
Lexington, KY 40512

**By fax:**  
1-877-353-9236

Contact information:

1-800-678-6684  
[www.myshps.com](http://www.myshps.com)

Starting December 15, 2008:  
1-877-924-3967, Monday–Friday, 8:00 a.m. to 8:00 p.m., ET  
[www.wageworks.com](http://www.wageworks.com)

Remember! You must submit claims for reimbursement from your 2008 CRAs to SHPS by January 31, 2009. Any claims for 2008 CRA expenses that are sent to Wage Works will be denied.

## New CRA Features Available through WageWorks

### WageWorks Commuter Card Available for Mass Transit and Parking Expenses

When you participate in a CRA through WageWorks, you may request a WageWorks commuter card that you can use to pay your mass transit and/or parking expenses. The commuter card works at points of purchase, such as ticket machines/windows that accept credit and debit cards. To request a WageWorks commuter card, visit [www.wageworks.com](http://www.wageworks.com) or call WageWorks at 1-877-924-3967.

### Mass Transit Passes Mailed Directly to Your Home

Starting Dec. 15, you can pre-order your transit pass for February 2009 and it will be mailed directly to your home. WageWorks offers passes from thousands of transit providers all over the country. Here are just a few of the passes and transit systems that participants often use:

- Washington, D.C. metropolitan area — the WMATA SmarTrip card
- Philadelphia, Pa. metropolitan area — SEPTA passes
- New York, N.Y. metropolitan area — MetroCard, MTA Metro-North Railroad, and LIRR
- San Francisco, Calif. metropolitan area — MUNI, Caltrain, and BART

To view the list of available passes and to order your transit pass, visit [www.wageworks.com](http://www.wageworks.com) or call WageWorks customer service at 1-877-924-3967.

**Note: Due to the transition to WageWorks, no transit passes will be issued for January 2009. You'll need to buy your January pass on your own. However, transit passes for February 2009 will be mailed in January, provided you request your pass by Jan. 10<sup>h</sup> by visiting [www.wageworks.com](http://www.wageworks.com) or calling WageWorks at 1-877-924-3967.**

Due to IRS regulations, cash reimbursements are no longer available for out-of-pocket transit purchases. You will not be able to file a manual claim with WageWorks for any transit pass purchases.

In some rare instances, WageWorks will process a transit claim reimbursement, but **only** when the transit pass is not available on the Web site or the WageWorks commuter card debit is **not** accepted in your area. If the transit pass is available on the WageWorks Web site, you will not receive a claim reimbursement.

If your pass is not available on the WageWorks Web site, you will be able to file a "Pay Me Back" claim (explained on page 4). You must pay your public transportation costs upfront, then request reimbursement by submitting a "Pay Me Back" claim form.

You must certify that your public transit pass is **not** available at [www.wageworks.com](http://www.wageworks.com). Your claim will be denied if you request reimbursement for a pass, debit card, or voucher that is available on the WageWorks Web site.

### More Options for Paying Parking Expenses

With WageWorks, you'll have more options for paying for your parking expenses, including:

- **Having WageWorks pay your parking garage or lot directly on your behalf.** If you have a monthly parking arrangement, WageWorks can provide direct payment to your parking facility. Let WageWorks know how much you pay to park and provide your parking lot or garage information;
- **Using the WageWorks Commuter Card;** and
- **Setting up a Parking "Pay Me Back" account** (you pay to park, then get reimbursed by check or direct deposit).

Visit [www.wageworks.com](http://www.wageworks.com) or call 1-877-924-3967 for more information about these options and to choose the method for payment of your parking benefit.

### Important Note!

CRA contributions for both parking and transit expenses are deducted from your paychecks in the month before you will actually use them. For example, CRA contributions that will be deducted from your paychecks in January are for transit passes and parking for the month of February.

## **How Does Parking “Pay Me Back” Work?**

Before you can submit parking claims for reimbursement, you’ll first need to set up a parking “Pay Me Back” account at [www.wageworks.com](http://www.wageworks.com).

Once your parking “Pay Me Back” account is set up, click on the *Request Pay Me Back* link under *Manage My Account* on the *Commuter Overview* page. You will be linked to information about how to file a paper claim (if you have receipts) or online claim (if you don’t have receipts). You may submit a “Pay Me Back” claim as early as the first of the parking benefit month.

IRS regulations require you to confirm that you have used the benefit at the time you file the claim. Also, this requirement does not take into consideration when you pay for the service. For example, if you pay your parking for one year in advance, you must file a claim and submit a copy of your receipt (if provided) at the beginning of each benefit month for one-twelfth of your annual expenses.

Please note the following:

- You have six months from the end of the benefit month to file your “Pay Me Back” claims with WageWorks. If you have a balance remaining after the deadline, your balance will be automatically converted into a credit and applied to your account. Be sure to check the deadline for each benefit month on the “Account Activity” page for your CRA. Each month, the WageWorks Website will show the time you have left to file a claim.
- If you pay daily parking fees, you will need to set-up a parking “Pay Me Back” account, pay the parking fees, and then file a claim for reimbursement at [www.wageworks.com](http://www.wageworks.com). The “Pay Me Back” option lets you bypass the paperwork and expedite your claim. ~

### ***What’s A Benefit Month?***

For parking, a benefit month is the month in which you can actually park. For transit, it is the month in which the transit pass is usable.

## **Not Yet Enrolled in a CRA?**

You can enroll in a Commuter Reimbursement Account at any time during the year by completing these two steps:

- Step 1:** Elect your monthly commuter contribution amount by visiting [www.amtrakbenefits.com](http://www.amtrakbenefits.com) or by calling the Amtrak Benefits Service Center at 1-800-481-4887. **You’ll need to enroll no later than the first day of the month before the month in which you want to use the service (benefit month).**
- Step 2:** **By the tenth day of the month, you must place your commuter order for the following month** – either through [www.wageworks.com](http://www.wageworks.com) or by calling WageWorks at 1-877-924-3967. Please allow about one week for the Amtrak Benefits Service Center to process your election and transmit it to WageWorks.

If you want to change your CRA election, please remember that you must first change your election through the Amtrak Benefits Service Center, then change your order online at [www.wageworks.com](http://www.wageworks.com).

The cutoff for placing, changing, or canceling a commuter order at [www.wageworks.com](http://www.wageworks.com) is always the tenth day of the month *before* the benefit month. For example, Jan. 10 is the deadline to make changes for the February benefit month.

## **For More Information about CRAs through WageWorks**

Beginning Dec. 15, 2009, you may contact the WageWorks customer service team by phone, email, or chat to get help with your commuter program, using the WageWorks Commuter Card, or submitting parking claims.

Web site: [www.wageworks.com](http://www.wageworks.com)

Phone: 1-877-924-3967

Phone: 1-877-924-3967 (available Monday through Friday, 8:00 a.m. to 8:00 p.m. EDT)

For more information, visit [www.wageworks.com](http://www.wageworks.com) or call 1-877-924-3967. We’re here to help you with any questions about features and programs, but they will not have access to your personal information.