



## The We-R-CDH Website

Check your account balance 24 hours a day. Find answers to frequently asked questions. Learn what expenses are eligible for reimbursement under the plan. And download the forms you need. The [www.We-R-CDH.com](http://www.We-R-CDH.com) website is designed to keep you informed.

### VISIT THE WEBSITE

Visit [www.We-R-CDH.com](http://www.We-R-CDH.com) to access helpful Flex resources and learn more about Flex!

### ENHANCED SYSTEM EMPLOYEE LOGIN

As this system is new to everyone, both new and existing participants should follow this initial process to begin accessing the powerful online system:

- Visit [www.we-r-cdh.com](http://www.we-r-cdh.com) and click on the LOGIN link
- Please choose the New User Registration menu option to create your User ID and password if this is the first time you have accessed your on line account. You will be prompted through the following steps:
  - Enter your Social Security Number (SSN)
  - Enter your Date of Birth and Zip Code
  - Choose to create your new User ID

Enter your email address, create and enter a password and choose a Security Question to which you will provide an answer. Your Security Question is used to help identify you in the case you forget your password.

- Enter your User ID and Password to access your account. Your User ID typically defaults to your Social Security Number (SSN) but can be a unique ID that you create. If your user ID defaults to your Social Security Number you should change this on your first login.

Your Password will be created by you the first time you register. Your Password may be letters, numbers or a combination of both. You may not use sequential ordering (e.g. 1234, ABCD), repeat numbers or letters. The length is limited to a minimum of 6 and a maximum of 12 characters. Please do not use your Social Security Number or Date of Birth as your password. Example:

User ID  
123-45-6789 or 123456789  
Password  
1a24Cb3E or John4356

### HELPFUL HINTS

**Be conservative.** Estimate your elections conservatively because the IRS guidelines state that any funds left in your account at the end of the plan year will be forfeited to the plan sponsor.

**Save receipts.** Keep all of your receipts because you may be required to submit them to substantiate your claim. If you are unable to submit a receipt upon request, your claim may be deemed ineligible.

**Submit a claim.** If you need to submit a claim manually, complete the claim form, attach the itemized receipt(s) with your name on it, and submit it to MGIS at P.O. Box 16110, Salt Lake City, Utah 84116-0110, or fax it to 801-990-0212. Keep a copy for your records.

**Incur expenses during your plan year.** Expenses must be incurred during the current plan year. If you are billed after the close of the plan year for expenses incurred during the plan year, you may still be reimbursed for that service. Your plan may have a 30-day run-out period and a 75-day grace period for services incurred during that plan year.

**Report a missing card.** When you notify MGIS that your card has been lost or stolen, it will be deactivated. Make sure you do not attempt to use your old card once you have reported it missing because it will not work.

**Watch your balance.** Your card can only be swiped for the amount available in your account. The amount available in your HCRA is the total allotted for the year, minus any expenses you've already incurred. The amount available in your DCRA plan is the total you have deposited in your account year-to-date, minus any expenses you've already incurred.

If you try to use your card for more than the available amount, your transaction will be denied. However, you can instruct your provider to swipe the card for the balance in your account, and then you can pay the remaining balance.

**Call MGIS.** If your card doesn't work, it may be because your provider is not using a correct Merchant Category Code (MCC) for the card. If your transaction fails more than twice, please call MGIS at 1-866-937-3539.