



April 1, 2019

Dear Colleague,

This information is being sent to you to provide clarification regarding the recent changes to the direct billing process for your health coverage benefits.

Effective **April 1, 2019** Retiree billing has moved from PayFlex to WageWorks.

This change does not affect your current coverage or coverage eligibility in any way. Outlined below is a **WageWorks Direct Bill Q & A** to address some of the concerns surrounding recent mailing from WageWorks. Please be assured that your coverage will not be terminated while we move through this transition from PayFlex to **WageWorks**.

### **Why were multiple letters sent to participants?**

Penn makes every effort to inform retirees in advance of any such transitions, so that you can be ready to make any required changes.

The first communication regarding this transition was sent by the Penn Benefits Center with the benefits enrollment confirmations in late November. This letter introduced the concept of the change in Retiree health coverage billing and collections from PayFlex to WageWorks and informed participants that they were going to receive additional information in February.

More recently, WageWorks sent two letters. The first was the Transition Letter. This letter provided more information regarding WageWorks as the new administrator effective 04/01 and included details on how and when payment can be made to WageWorks.

The second notice sent out by WageWorks provided access to the ACH (AutoPay) form. This notice explained the ACH process in detail and provided information about the three options to setup ACH.

### **Why was the Penn Logo not included on the letters?**

Unfortunately, the WageWorks communications contains their standard verbiage and are computer generated and cannot be customized by clients; the letters are consistent with the communications received in the past from PayFlex.

### **What must I do to maintain my coverage?**

You must act NOW. If you haven't already done so, you must contact WageWorks and do one of the following for your April payment and future payments:

- **Pay by check** - Please remit payment via the coupon you received by mail in March. If this is your preferred method of payment each month, WageWorks will mail you invoices for subsequent payments approximately by the 15<sup>th</sup> of each month.
- **Pay by phone** - Call WageWorks at 1.888.678.4881 to make your **April** and subsequent payments if this is your preferred payment method.
- **Pay manually via Electronic Funds Transfer from your bank account** - - Login or register at [mybenefits.wageworks.com](http://mybenefits.wageworks.com) and select the one -time payment option from the sidebar. Complete the necessary information and submit. You will receive an immediate receipt.
- **Pay manually from your personal bank account directly to WageWorks** - Contact your bank to stop any payments to PayFlex and set up this payment option directly with them to have payments sent to WageWorks.
- **Pay via ACH (AutoPay) Transfer** - There are 3 ways to enroll in this option. Payment is automatically withdrawn each month from your bank account by WageWorks, once enrolled. The steps to enroll are outlined below. You will receive confirmation of your ACH (Autopay) enrollment request.

### How do I Enroll in ACH (AutoPay) through WageWorks?

There are 3 ways to enroll in automatic payments.

- **Online** - This is the quickest way to enroll. Login or register at [mybenefits.wageworks.com](http://mybenefits.wageworks.com) and select automatic payments from the sidebar. Complete the necessary information and submit. **Please note:** If you complete the online form you do not need to submit the paper form to WageWorks. If you have difficulty, WageWorks can be reached at 888.678.4881
- **Fax** - Complete a paper enrollment form, attach your voided check and fax to 877-353-2948. You can download and print the ACH form directly from the WageWorks website ([mybenefits.wageworks.com](http://mybenefits.wageworks.com)) by registering or logging into your account.
- **Submit by mail** – Complete a paper form, attach your voided check and mail to WageWorks Inc., PO Box 226101, Dallas TX 75222. You can download and print the ACH form directly from the WageWorks website ([mybenefits.wageworks.com](http://mybenefits.wageworks.com)) by registering or logging into your account.

### Why couldn't my ACH be transferred from PayFlex?

Because of federal banking regulations, customer information (such as routing number and account number) cannot be transferred from one financial institution to another financial institution without authorization from the participant.

### **How long does it take for ACH to be setup?**

It can take up to 45 days for recurring ACH (AutoPay) to be setup; the timing varies by financial institution. If you need to, you can also go online and manually make a one-time payment that will be processed immediately (see above). It is important to continue paying by check, phone, or manual electronic funds transfer until ACH (AutoPay) transfer is confirmed. You can check the status of your ACH (AutoPay) online at [mybenefits.wageworks.com](https://mybenefits.wageworks.com).

### **Will my coverage be terminated?**

Coverage **will not** be cancelled as we move through this transition from PayFlex to WageWorks.

### **I currently submit payments from my personal bank account directly to PayFlex, what should I do now to begin payments with WageWorks?**

You will need to contact your bank and stop any payments after March from being sent to PayFlex and redirect those payments to WageWorks.

At the end of March, if a balance remains at PayFlex, you will be issued a refund check.

### **Who do I contact if I have questions?**

Participants should contact WageWorks if they have questions or need assistance with the billing for April 1 or later. WageWorks can be reached at 888.678.4881 from 7am – 7pm CT, Monday through Friday. Assistance is also available online at [mybenefits.wageworks.com](https://mybenefits.wageworks.com) and clicking the Message center tab.