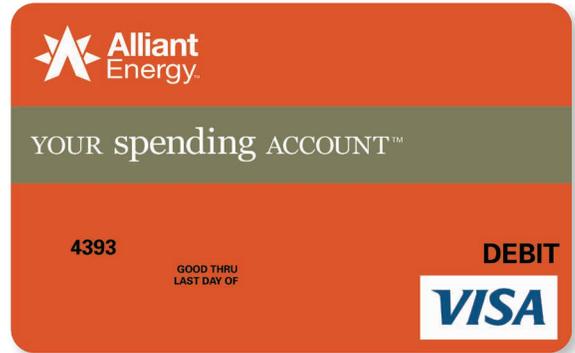


How do I get to the YSA website?

Log into the BenefitsNow site (alliantenergy.benefitsnow.com) and click on the "Your Spending Account (YSA)" link.

How do I get in touch with YSA Customer Service?

Call the Benefits Service Center at 866-303-1891 and choose the "Your Spending Account" option.



I only received one YSA card. Can I get another card for my spouse?

Yes, you can order up to three additional cards free of charge via the YSA website. Log in to the BenefitsNow site and click on the "Your Spending Account (YSA)" link. Once in the YSA website, click "Request an Additional Card" from the menu bar on the right-hand side of the screen.



Where do I find more information about YSA's claims reimbursement processes?

All of the process instructions are on the YSA website. Log in to the BenefitsNow website and click on the "Your Spending Account (YSA)" link. Once in the YSA website, go to the Knowledge Center and choose "Reimbursement Process" for more information about the claims reimbursement processes.

Download the *Reimburse Me* app to your phone or tablet from the App Store or Google Play Store.

Once downloaded, log in using the same username and password as you use for the BenefitsNow website.

Will my direct deposit information transfer over to YSA?

No, bank account information was not transferred to YSA. If you would like to utilize direct deposit with YSA, you can set it up on the YSA website.

What can I use the funds on my YSA card for?

You are able to use your HRA funds to pay for qualified medical expenses as defined by the IRS. Gym memberships, fitness equipment, cosmetic surgery and teeth whitening are examples of items not typically eligible. A complete list of eligible expenses can be found on the YSA website.

I have reviewed the eligible expense lists and know that my expense is eligible, so why won't my YSA card work?

To maintain compliance with all applicable IRS regulations, your YSA card will only work at merchants who utilize an inventory information approval system (IIAS) as well as healthcare-related service providers, such as doctors and hospitals. A list of IIAS-certified merchants along with a related FAQ can be found in the Knowledge Center of the YSA website.

Can I use my HRA funds to pay for an expense from 2017?

You can use your HRA funds to pay for a 2017 expense as long as you were enrolled in Alliant Energy's medical plan at the time the expense was incurred.

I used my YSA card to pay a hospital bill, and now I am being asked to submit receipts/documentation. Why?

IRS regulations require all HRA expenses to be validated with itemized receipts or other documentation. The only exception to this is when you purchase prescriptions and eligible healthcare supplies at IIAS-certified pharmacies, grocery, discount and wholesale stores. When you use your card for eligible expenses at these certified merchants, your YSA Card transaction will be automatically approved. Remember, however, that, even though YSA may not ask for receipts for these transactions, it is strongly recommended that you save all receipts in the event you are audited.

When you pay a healthcare provider or other non-certified merchant using your YSA card, YSA has no way of knowing what the expense was for or the date the service was provided. That's why YSA needs receipts or other documentation to prove that they were eligible for payment. This is an IRS requirement due to the tax-free benefits provided by the plan.

For example, what if someone used their YSA card to pay for a cosmetic procedure? The procedure is not medically necessary, and therefore not eligible. If YSA did not collect backup documentation, the ineligible expense would be paid and would not be in compliance with IRS regulations.

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What information must my itemized receipt(s) or documentation include?

The documentation you provide to YSA must include the following information.

- Date the service was rendered or the item was purchased
- Name of the provider or merchant
- Detailed description of the service or product
- Amount paid or your responsibility after insurance

If you don't have an itemized receipt, contact your provider for one or send an Explanation of Benefits (EOB) from your health plan. More details about what documentation is needed, along with sample receipts, can be found on the YSA website.

How do I submit my receipts or other documentation?

YSA will notify you by email or mail if you used your card and they need documentation. The notification will include instructions for submitting your receipts.

Scanning your documents and uploading them to the YSA website is the most efficient route. YSA's Reimburse Me mobile app makes it even faster; you can upload photos of your receipts!

You can view your receipts or documentation on the YSA website within a couple of hours of submitting. A decision on your claim can be found on the YSA website or the Reimburse Me app typically within five business days. YSA will also notify you of the decision by email.

Sending your documentation via mail or fax is also an option but should be used as a last resort because it slows the process substantially. If you do choose to use this method, please note that you will need to include a coded cover sheet with your submission. This cover sheet can be obtained via the YSA website or by calling YSA customer service.

What happens if I don't submit receipts or other documentation to validate my expense by the deadline provided?

If you don't submit documentation to validate your expense, your account will be put into overpayment status and your YSA card will be suspended until the overpayment is resolved. You can resolve the overpayment by either submitting the requested receipt or documentation, repaying the amount or submitting reimbursement requests for enough eligible expenses to cover the amount of the overpayment. Once the overpayment is resolved, your card will be re-activated.

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If my card gets suspended, do I still have access to my account and funds?

Yes. If your card gets suspended, you will still have access to your account, but you will have to submit claims via the YSA website or mobile app. Any approved reimbursements will then be offset by the amount of the overpayment.

For example, let's say you had \$50 in unresolved overpayments and your card got suspended. You then submitted \$200 in eligible claims for reimbursement through either the Reimburse Me app, the YSA website, by fax or by mail (*fax/mail not preferred*). The first \$50 of the approved reimbursement would be applied to your \$50 overpayment, which would make the reimbursement you would receive \$150. Your card would then be reactivated because you resolved the overpayment.

If you have any questions not answered in this document, please contact YSA at 1-866-303-1891.

