

What is it?

- A Flexible Spending Account (FSA) is a tax-free employee funded account handled by PacificSource Administrators.
 - Used for Unreimbursed Health Care *and/or* Dependent Care Expenses.
 - Employer-Sponsored Health Insurance premiums are deducted automatically pre-tax.
- You may request reimbursement for expenses incurred for yourself and any eligible family members.
- **Unreimbursed Health Expenses:**
 - Use Pre-tax dollars to pay for medically necessary out-of-pocket health care expenses:
 - Doctor visit co-pays and prescription expenses
 - Alternative care
 - Dental and vision expenses
 - See a detailed list of eligible expenses at (www.PacificSource.com/PSA)
 - *Increases are allowed with a qualified status change (i.e., marriage, birth of a child)*
- **Dependent Care Expenses:**
 - Use Pre-tax dollars to pay for daycare expenses for a child up to age 13 or a disabled tax dependent unable to care for themselves. Also can be used for Elder Care.
 - *Changes are allowed with a qualified status change (i.e., a change in a spouse's employment)*

How much can I contribute?

Account	Annual Maximum
Unreimbursed Health-Related Expense	\$2,600.00 Pro-rated for employees enrolling after the start of the plan year
Dependent Care Expense	\$5,000.00* *This is an IRS calendar year maximum per family) Pro-rated for employees enrolling after the start of the plan year

What if I don't use it?

- **You will have an additional 2 months and 15 days after the end of the Plan Year to spend any remaining funds. This is known as the Grace Period.**
- There is a 90 day Run-Out Period after the Grace Period has ended in which to submit claims incurred during the plan year.

How do I collect?

- Any eligible claims for services between **January 1, 2017 and March 15, 2018**, are reimbursable.
- Use your Benny Card
 - Physician offices, including medical, dental and vision care
 - Pharmacy
 - See our Benny Card flier available at (www.PacificSource.com/PSA) for more details

Note: You must save all expense documentation per IRS rules.

- Three Methods to submit for reimbursement:
 - Online Claim Submission through MyFlex
 - Fax reimbursement form and receipts to (866) 446-6090
 - Mail reimbursement form and copies of receipts to: PO Box 2797, Portland, OR 97208
- Request for Reimbursement forms are available on PacificSource Administrators website.

PacificSource Administrators Claims Fax:	1-866-446-6090
Customer Service Phone:	1-800-422-7038
Customer Service Email:	psacustomerservice@pacificsource.com
Web Address:	www.PacificSource.com/PSA



MyFlex: Online Account Access for Participants

It's Easy!

Manage your FSA account from the convenience of your home or office!

- File a claim online
- Access information on the most recent reimbursement payments
- View payment details
- Check your account balances, annual election, and year-to-date deposits
- Change your address and other personal information online
- View FAQs and helpful fliers
- Download claim forms, direct deposit forms, and more.
- Get the latest regulatory and industry news on FSAs

If you're already shopping or banking online, then using MyFlex will be a breeze. Even if you're an internet rookie, we're sure you'll find the system easy to use, and our Customer Service Representatives are happy to help if you get stuck. The next time you're online, give MyFlex a try – then tell us what you think!

A Guide to Your Benny Card



Information to help you understand how you can use your Benny prepaid benefits card

Whenever you incur a qualified healthcare expense, simply swipe your Benny Card as you would a credit card. The amount of your qualified purchases will be deducted automatically and the pre-tax dollars are electronically transferred to the provider for immediate payment. It's that easy!

Where can I use my Benny Card?

- Physician offices, including medical, dental and vision care
- Medical facilities, such as hospitals and urgent care clinics
- Participating retail stores, supermarkets and pharmacies.

Swipe your card as you would a credit card whenever you need to pay. Select credit rather than debit. **Save your receipts.** You'll need them for documentation later.

Pay attention to dates. Only use your card if the service date is within your current plan year.

Check your balance anytime by logging into MyFlex at PacificSource.com/PSA.

Keep your card. Don't toss your card after your plan year ends. Keep your card until the expiration date even if you do not enroll during a plan year. Your Benny Card can be reused for up to five consecutive plan years. *Replacing the card prior to the expiration date, for anything other than an error on the part of the vendor, will result in a \$10 charge to your account.*

If back up documentation is: (1) requested and not received; (2) not properly substantiated; (3) or the transaction is determined to be ineligible for reimbursement, your employer may report the amount of the card swipe(s) on your W-2 at the end of the year.