

What is it?

- A Flexible Spending Account (FSA) is a tax-free employee funded account administered by PacificSource Administrators.
 - Used for Unreimbursed Health Care 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 qualified 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 example eligible expenses at www.PacificSource.com/PSA.
 - *Changes in contribution will be allowed with a qualified status change*
- **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.
 - *Changes in contribution will be allowed with a qualified status change*

How much can I contribute?

Account	Annual Maximum
Unreimbursed Health-Related Expense	\$2,600 Amount will be pro-rated if enrolling after the start of the plan year.
Dependent Care Expense	\$5,000* Amount will be pro-rated if enrolling after the start of the plan year. *This is an annual maximum per family per tax 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.
- Any unused balance is forfeited.

How do I collect?

- Any eligible claims for services between **July 1, 2017 and September 15, 2018**, which are submitted prior to **December 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!