



# Use the EasyPay Option for Effortless Reimbursements

## Do you have a Health FSA or HRA and PacificSource Insurance?

If so, we have a great benefit for you! PacificSource Administrators (PSA) and PacificSource Health Plans have teamed up to offer EasyPay, a free program that makes using your health Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA) more convenient than ever. The EasyPay option allows you to be reimbursed automatically from your qualifying health FSA or HRA for eligible medical, vision, prescription, and dental expenses processed by PacificSource Health Plans. Here's how it works:

1. You visit your healthcare provider or have a prescription filled and pay your portion of the expense.
2. Your doctor or pharmacist sends the claim to PacificSource Health Plans.
3. PacificSource processes and pays the claim according to your benefit contract.
4. PacificSource generates a PSA EasyPay claim file and sends it to us.
5. PSA reimburses you for your out-of-pocket expenses by check or electronic funds transfer (EFT).

## Getting started

To take advantage of the EasyPay option, just complete the EasyPay Enrollment Form, available from your benefits administrator or the FSA/HRA Benefits> Forms and Materials section of our website, [PacificSource.com/PSA](http://PacificSource.com/PSA). Send us your completed form by mail:

PSA EasyPay Option  
PO Box 70168, Springfield, OR 97475

Or fax it to (541) 485-8759 or (800) 575-1109.

Please allow at least 10 business days for your enrollment form to be processed.

## Questions and Answers

### Will I be reimbursed more quickly through EasyPay than if I request a reimbursement manually?

Yes. Instead of waiting to receive your explanation of benefits (EOB) in the mail, we will receive it directly from PacificSource. It also eliminates the need for you to submit documentation.

### How much will I be reimbursed?

You receive an EOB when PacificSource processes a claim. The amount shown in the "patient responsibility" column on your EOB or your copay amount on your pharmacy receipt is the amount that we will review to determine eligibility and reimbursement.

### Questions?

Our Customer Service Team is happy to help.

### Phone

(541) 485-7488

TTY (800) 422-7038

### Email

[psacustomerservice@pacificsource.com](mailto:psacustomerservice@pacificsource.com)

[PacificSource.com/PSA](http://PacificSource.com/PSA)



## **Must I be enrolled in a PacificSource health insurance policy to participate?**

Yes. In addition to having a FSA or HRA, you must be enrolled in your employer's PacificSource medical and/or dental policy.

## **Can I enroll if I am enrolled in another health plan along with PacificSource Health Plans?**

No. To participate in EasyPay, PacificSource must be your sole health insurance plan, and you must only have one plan through PacificSource.

## **Will my dependents' claims be processed through EasyPay?**

Yes. If your dependents are covered by your PacificSource policy, their claims will also be reported to us, and we will reimburse you for all eligible expenses.

## **What is an "eligible expense"?**

Standard health FSA expenses that are listed under IRS Section 125 are eligible expenses. (For a list of examples, visit the FSA/HRA Benefits section of our website, [PacificSource.com/PSA](http://PacificSource.com/PSA).) HRAs are reimbursed based on your employers' plan design. Eligible medical, dental, and prescription claims (including mail order) processed by PacificSource will be processed through the EasyPay program.

## **Are there any exceptions?**

Orthodontia expenses, while considered an eligible expense by the IRS, cannot be reimbursed via EasyPay. However, we offer a separate automatic payment plan for orthodontia expenses. Contact Customer Service for information.

## **Can I use EasyPay in conjunction with the benefit debit card?**

No. If you are enrolled in EasyPay and sign up for the benefit debit card, your EasyPay option will be cancelled.

## **What happens if PacificSource reprocesses a claim that has already been reimbursed from my account?**

If PacificSource pays a claim for which you have already been reimbursed, you will be required to send a check or money order to PSA to reimburse your account for the amount that you were overpaid.

## **If I terminate employment, will I need to start sending claims in manually?**

Yes. Your enrollment in EasyPay will stop after we receive a termination notice from your employer.

## **If I elect COBRA, will my claims still be paid through EasyPay?**

No. You will need to begin submitting claims manually if you elect COBRA continuation coverage.

## **Do I need to re-enroll in the EasyPay option each year?**

Your enrollment will automatically be renewed each plan year as long as you have PacificSource coverage through your employer and participate in a health FSA or HRA. However, if you enroll in an additional health plan, cancel your PacificSource coverage, or elect not to enroll in the health FSA or HRA, you will be required to disenroll from EasyPay.

## **Can I disenroll from the EasyPay option at any time?**

Yes. You can mail or fax a written request to PSA to stop EasyPay reimbursements. Disenrollment will be effective immediately, so you will need to begin sending manual claims for reimbursement.

## **If I can't wait to be reimbursed through EasyPay, may I use a reimbursement request form instead?**

No. If you are enrolled in EasyPay, please do not send us a Reimbursement Request Form. Doing so will not speed up the process, but rather result in duplication. We can only reimburse through EasyPay after insurance has paid your claims.