Choose EasyPay for Effortless Reimbursements

The EasyPay option allows you to be reimbursed automatically from your qualifying FSA for eligible medical, vision, prescription, and dental expenses that are processed by PacificSource.

How It Works

When we receive a claim after you visit a provider or pharmacist, we look at how much you paid out-of-pocket for the services you received. Then, we automatically reimburse you for your out-of-pocket expenses via check or electronic funds transfer (EFT). There’s no need for you to submit a request for reimbursement. It’s that easy!

Getting Started

1. Complete the EasyPay Enrollment Form, available from your benefits administrator.
2. Submit your completed form:
   - By mail: PSA EasyPay Option
     PO Box 70168
     Springfield, OR 97475
   - By fax: (800) 575-1109

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

Questions and Answers

What is considered an “eligible expense?”

Standard FSA expenses that are listed under IRS Section 125 are eligible expenses. Go to PSA.PacificSource.com/eligible-expenses for a list of examples.

Eligible medical, dental, and prescription claims (including mail order) processed by PacificSource, Moda, or MedImpact will be processed through the EasyPay program.

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

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

How will I know how much I will be reimbursed?

You receive an explanation of benefits (EOB) when PacificSource processes a claim. The amount shown in the “Patient Responsibility” column on your EOB or your co-pay amount on your pharmacy receipt is the amount that we will review to determine eligibility and reimbursement.

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Must I be enrolled in a PacificSource health insurance policy to participate?
No. However, in addition to having a flexible spending account (FSA), you must be enrolled in at least one of the three insurance policies offered by Legacy to participate in EasyPay. Those three are PacificSource health insurance, the MODA dental insurance, and the MedImpact pharmacy coverage.

Can I enroll if I am enrolled in another health plan along with PacificSource Health Plans?
No. If you or a family member are “double covered” (covered by both your coverage and another family member’s coverage) then EasyPay is not available.

Will my dependents’ claims be processed through EasyPay?
Yes. If your dependents are covered by your PacificSource, MODA, or MedImpact policy, their claims will also be reported to us, and we will reimburse you for all eligible expenses.

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 our Customer Service Department for information.

What happens if PacificSource Administrators processes a claim that has already been reimbursed from my account?
If PacificSource Administrators pays a claim for which you have already been reimbursed, you will be required to send a check or money order to PSA to refund 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 and participate in an FSA. However, if you enroll in an additional health plan, cancel your PacificSource coverage, or elect not to enroll in the FSA, you will be required to disenroll from EasyPay.

Can I disenroll from the EasyPay option at any time?
Yes. You can mail or fax the 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, can I send in a Reimbursement Request form with documentation and still get reimbursed?
No. If you are enrolled in EasyPay, please don’t send us a Reimbursement Request Form for expenses that will be processed through your medical, dental or prescription plan. 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. For other qualifying expenses, you may submit a request for reimbursement via fax or mail, or you can submit your request electronically through My Flex.