



Pay for Qualified Healthcare Expenses with Your **Benefit Debit Card**

The Basics

The PacificSource Administrators benefit debit card gives you an easy, automatic way to pay for qualified healthcare expenses that aren't paid by your health insurance. When you use your card, the funds are deducted from your health Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA) when you pay for eligible healthcare expenses.

Keep your itemized receipts for these purchases, as they may be needed for documentation.

How It Works

Once your benefit debit card is set up with your health FSA, you can use it for eligible expenses for yourself and your dependents. The annual amount you choose to contribute to your account will be available on the first day your plan begins. When you use your card, your purchases are automatically deducted from your account.

If you have an HRA, check with your plan administrator to find out if and when the funds will be available and whose expenses may be reimbursed.

Where You Can Use It

Use your card at the following:

- Physician offices, including medical, dental, and vision care
- Medical facilities, such as hospitals and urgent care clinics
- Pharmacies, grocery stores, and retail stores for eligible healthcare expenses

At Your Provider's Office

- **Copays:** When paying for your healthcare services, the system will automatically approve services that match your group-sponsored insurance copay amounts (not coinsurance) from your benefit plan. Rarely will you need to submit supporting documentation for these services.
- **Reminder about other charges:** Only use your benefit card to pay for services not paid by your health or dental insurance plan, or for any remaining balance after your insurance has paid (such as for a copay or noncovered services).
- **Have the provider charge only the exact amount** that is shown as the "patient balance" on your insurance carrier's explanation of benefits (EOB) statement.
- **If you are paying for multiple office visits,** ask the provider to run the card separately for the exact "patient balance" for each visit. You may need to submit documentation when paying for multiple visits with one card swipe.

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Email

PSACustomerService@
pacificsource.com

Phone

Toll-free

(800) 422-7038

TTY (800) 735-2900

En Español

Sin costo (866) 281-1464

PacificSource.com/PSA



At Pharmacies, Retail Stores, and Online

Purchase your over-the-counter (OTC) items from pharmacies, retail stores, or online outlets. Some of these businesses can automatically identify as items that are eligible for reimbursement, and you shouldn't need to submit documentation.

If you are also purchasing noneligible items, you will need to use a different card or another form of payment for those items.

Not all retailers are equipped with the automatic inventory system. In those cases, you can use the benefit card, and follow up by providing documentation of the purchase.

Maximize Your Benefits

Remember that you can only use your card at health-related businesses.

Date of service is important! It is assumed the date of service is the day the card is swiped. If you are paying for a prior service, only use your card if the service date is within your current plan year. Prior year services need to be submitted as manual claims for reimbursement.

If you make a purchase for more than your available balance, ask the merchant to charge part to your card (up to your available balance amount), and then use another form of payment for the remainder of your purchase. If the merchant won't allow a partial payment, you will need to use another form of payment and then submit a manual claim for reimbursement.



Ineligible Transactions

You may occasionally receive a notice if your transaction is ineligible or needs additional documentation. When this happens, you have three options:

- Submit the documentation identified in the letter.
- Shift ("offset") the amount from the ineligible transaction to one that is eligible (and hasn't already been reimbursed) by submitting documentation for the other eligible transaction.
- Refund the expense by sending a check or money order for the ineligible amount to PacificSource Administrators.

If the transaction issue hasn't been resolved within the allotted time, the card will be suspended. Amounts for transactions that aren't properly documented or that have been deemed ineligible may be included as wages on your W-2 if not corrected within 150 days after the plan year ends or the card closes.

Benefit Debit Card Tips



Activation

To activate your card, call PacificSource Administrators Customer Service or the number on the back of the card. Card activation requires the last four digits of your PacificSource Administrators ID number (e.g., 0001234567).



Who Should Sign?

While both of the cards you receive are printed with the participant's name, your spouse or dependent should sign their own name on the card that they will use.



About Your Card

There is no cost for the initial set of two cards. You should retain your card until expiration, even if you do not re-enroll during that time. If you are enrolled in an eligible plan, you will automatically receive a new set of cards upon expiration (five years) for no additional fee.



Additional and Replacement Cards

You may request additional cards for eligible dependents. When additional cards are requested, you will automatically receive two cards for a fee of \$10 per set. This fee is deducted from your FSA or HRA account.



Manage Your Account Online

Sign into your account at **PSA.Consumer.PacificSource.com/Login**. Here, you can view your eligible expenses, check your current balance and transaction history, submit claims, or provide documentation for transactions.

Visit **PSA.PacificSource.com/fsa-hra-benefits** for more information.



Save Your Receipts!

It is important to keep your paperwork, such as your insurance carrier's explanation of benefits (EOB) statement or an itemized receipt that shows the item name or description. When we're not able to verify purchases automatically, we'll request documentation to confirm that the products or services are eligible.



Where to Send Documentation

Send your documentation the same way you submit a manual claim. This can be via mail, fax, or online.

Fax: **(866) 446-6090**

Online: **PSA.Consumer.PacificSource.com/Login**

Mail: PacificSource Administrators
PO Box 2797, Portland OR 97208-2797