



# CITY OF SPRINGFIELD

## Flexible Spending Account Summary

### January 1, 2024 – December 31, 2024

A Flexible Spending Account (FSA) is a type of plan that allows you to receive certain benefits on a pretax basis. Think of it as a tax-free and interest-free loan to yourself. The pretax contributions may be used for qualified healthcare and childcare expenses for you and your tax dependents. They also allow you to pay for your group’s sponsored insurance premiums on a pretax basis.

### Contributing to Your FSA

Component	Minimum Annual Election	Maximum Annual Election
General Purpose Health FSA	\$ NA	\$3,199.82
Supplemental Premium Account	\$ NA	No limit
Dependent Daycare Expenses	\$ NA	\$4,999.80 if married & filing a joint return or a single parent \$2,500 if married but filing separately

**The Plans:** The following FSA components are available through your employer.

#### Premium Component

- Your employer will deduct your portion of the group-sponsored insurance plans, including premiums for medical, dental, vision, hospitalization, accident insurance, and/or other qualified benefits from your gross salary on a pre-tax basis. This reduces income taxes and results in an increase in take home pay and lower taxable salary.

#### Health FSA Component – includes the following account(s)

##### Health Related Expense Account (HRE) - the General Purpose FSA

- If you’re eligible for your employer’s health plan, you can set up an HRE account. With an HRE account, you can save pre-tax money for healthcare expenses, including medical, dental, and vision expenses that are either not covered or only partially covered by your insurance plan.
- These expenses are for your tax dependents. Examples include: you, your spouse, or child(ren), whether or not they are covered on your employer’s group insurance plan.
- No changes in contribution will be allowed during the plan year.

#### Dependent Care Assistance Plan (DCAP) Component

##### Dependent Daycare Expense Account (DCE)

- Our Dependent Daycare Expense Account (DCE) allows you to save pre-tax dollars to pay for dependent care. This is specifically for expenses for a child up to age 13 or disabled taxable dependent who is unable to care for themselves, including elder care expenses.
- When you have a qualified change in status—such as if your spouse’s employment changes—you can increase or decrease how much you put into your account.
- In many cases, this account will be more beneficial to you than the federal tax credit.

## Supplemental Premium Account (SPA) Component

### Supplemental Premium Account (SPA)

- The Supplemental Premium Account (SPA) allows you to save pre-tax dollars to pay for supplemental insurance premiums (excluding employer-sponsored health insurance). Examples include Fireded, or personal dental or vision policies.

## Claims Reimbursement

### Reimbursement Time Frame

Reimbursements may be requested during the plan year or after it ends. Your claim submission period ends **90 days** after the plan year ends. This is known as a run-out period. All eligible reimbursement claims for services you received between **January 1, 2024** and **December 31, 2024** must be submitted by **March 31, 2025** for reimbursement.

### Submitting Claims

There are several ways you can submit expenses for reimbursement. These methods include manual submission, using your Prepaid Benefit Card, or enrolling in the EasyPay program. If you're reimbursed for a claim and it is later determined that the expense was not eligible for reimbursement, you will be liable for repaying the money to your FSA. Additional information is listed below.

### Manual Claims

We offer several ways you can submit your claims for reimbursement:

1. Submit your claim online using our PSAConsumer portal: <https://psa.consumer.pacificsource.com>
2. Submit your claim via our Mobile App: myPacificSource Admin (PSA)
3. Mail or fax a Request for Reimbursement Form. You'll find the form at <https://psa.pacificsource.com/Forms/>

### Prepaid Benefit Card

A Prepaid Benefits Debit Card gives you an easy, automatic way to pay for qualified healthcare expenses. When you enroll in the health FSA, you will automatically receive two benefits cards. Simply swipe your benefits card as you would a credit/debit card (and select "credit" rather than "debit"). When you use the card to make a purchase or payment, it deducts funds directly from your FSA. Date of service is important! It's 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. Replacements or additional cards can be purchased for \$10 per set of two cards.

When you use your debit card, you should request an itemized receipt for reimbursement in case we need you to substantiate a charge. (*You must save all expense documentation, such as itemized receipts, per IRS regulations.*) You may occasionally receive a notice if your transaction is ineligible or needs additional documentation. You will be required to submit the documentation, refund the account, or "offset" the expense as indicated in the notice. 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.

### EasyPay

EasyPay is a great option that will automatically reimburse you for eligible PacificSource Health Plans claims on your behalf. You must be enrolled in your employer's PacificSource insurance plan to be eligible for and enroll in EasyPay. If you or any dependents have coverage through another health plan other than your group-sponsored insurance plan through PacificSource, you are not eligible for EasyPay.

- To sign up, fill out and return the EasyPay Enrollment Form, available on our website.

**Note: You may elect either EasyPay or the Benefits Debit card, but not both.**

## Funds Remaining After the Plan Ends

If the plan year ends before you've used all of your Health FSA funds, you're allowed to have up to \$640 carry over to the next FSA plan year. If you have more than the \$640 remaining, you'll lose those additional funds, along with all other account balances. You will not be required to make a salary reduction contribution in the new Plan Year in order to have up to \$640 carryover.

Carryover funds will be automatically rolled after the prior plan year and claims submission period ends (90 day runout). You may request an early roll by contacting Customer Service.

## What Happens if I Terminate Employment during the Plan Year?

If you terminate employment or lose eligibility, by default your participation in the plan will end on the last day of the month in which you have contributed. Expenses incurred after participation ends will not be reimbursable.

You may elect to participate in a Premium Completion Agreement by electing to have a final pre-tax deduction withheld from your final paycheck equal to the remaining account balance. If your final paycheck will not cover the remaining balance, you may elect to pay on an after-tax basis any remaining contributions for the Plan Year. The Premium Completion Agreement extends eligibility to incur qualified health related expenses to the end of the current Plan Year.

You may be eligible to continue the Health FSA under COBRA.

Please check with your employer regarding options you may have.

## Forms, Fliers and instructions

Available online. Examples include:

- FSA Participant Guide (general information)
- Request for Reimbursement Forms
- Direct Deposit Form
- Examples of Eligible Expenses
- Online Claim Submission Instructions
- Prepaid Benefits Card Flier (Benny/Wex)
- Authorization to Disclose PHI

## PSA Consumer Portal: Online Account Access for Participants

Manage your FSA from the convenience of your home or office by utilizing our website:

[www.psa.pacificsource.com/PSA](http://www.psa.pacificsource.com/PSA) or <https://psa.consumer.pacificsource.com>

- 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.
- View FAQs and fliers.

### **Questions?**

Our Customer Service team is happy to help. For more information about FSA details, please refer to your Plan Document and Summary Plan Description.

### **Phone**

Direct: (641) 486-7488  
Toll-free: (800) 422-7038

### **Email**

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

**PacificSource.com/  
PSA**

