

PERSONAL CHOICE ACCOUNT

Flexible Benefits Administration

Because of the relationship between Regence and Personal Choice Account you have the ability to offer a Flexible Spending Account that's easier than ever before by using Automated Reimbursement processing.

Offering the Automated Reimbursement option can **increase participation** in your Flexible Spending Plan and **save you money!** Automated Reimbursement will **ease the paperwork burden for your participants** and liberate them from burdensome deadlines and documentation requirements.

Automated Reimbursement is an option that is offered **free of charge**. You simply need to indicate that Automated Reimbursement is desired on your Plan Design Document. You'll include two additional pieces of information to all participants when you distribute your FSA election forms. These include a participant brochure called "Flexible Spending Reimbursement ... *made easier!*" and an Automatic Reimbursement Election Form. Members will then decide if they want to enroll in the option and you will return all enrollment forms to PCA.

How does it work?

- When the participant visits the doctor or pharmacy, their claim will be billed to Regence. Once the claim is processed and the final determination is made, Regence will transmit a file to Personal Choice Account telling us the amount that the participant owes as deductible, co-pay or coinsurance. This file is typically received once per week.
- Personal Choice Account will automatically review the expense against the participants Flexible Spending Account balance and process any applicable reimbursement.
- If a participant incurs expenses that are **not** being billed to insurance, such as over-the-counter products, they will need to submit those manually.
- Each time a reimbursement is processed the participant receives an Explanation of Payment and a check or direct deposit from Personal Choice Account.
- Participants can monitor their account online at www.myflexmoney.com to view transactions and balance information.

That's it! There is nothing different for you, the employer. Everything else about your plan is the same whether you have Automated Reimbursement or require participants to submit manually.

Questions? Contact us at cdhgroupservices@regence.com or toll-free (800) 334-4340 Monday through Friday from 8 a.m. to 5 p.m.