



WELCOME PACKET

January 1, 2019 – December 31, 2019

This packet provides details and helpful information on how to effectively use your benefit(s), as well as answers to frequently asked questions.

EMAIL

CUSTOMERSERVICE@BASICPACIFIC.COM

WEBSITE

BASICPACIFIC.COM

PHONE

Monday – Friday 8:30am – 4:30pm PT

(916) 303-7090
(800) 574-5448

FAX

(916) 303-7083
(800) 584-4591

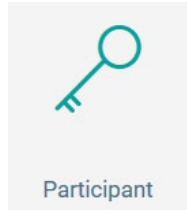
MAILING ADDRESS

PO BOX 2170
ROCKLIN, CA 95677



HOW TO ACCESS YOUR PERSONAL ONLINE ACCOUNT

1. Visit our website at basicpacific.com
2. Click on **Participant Key**, that includes **FSA**:



3. Your **DEFAULT USERNAME** is:
 - The first two letters of your last name in CAPITALS, followed by
 - Your 4 digit year of birth, followed by
 - The last 4 digits of your social security number

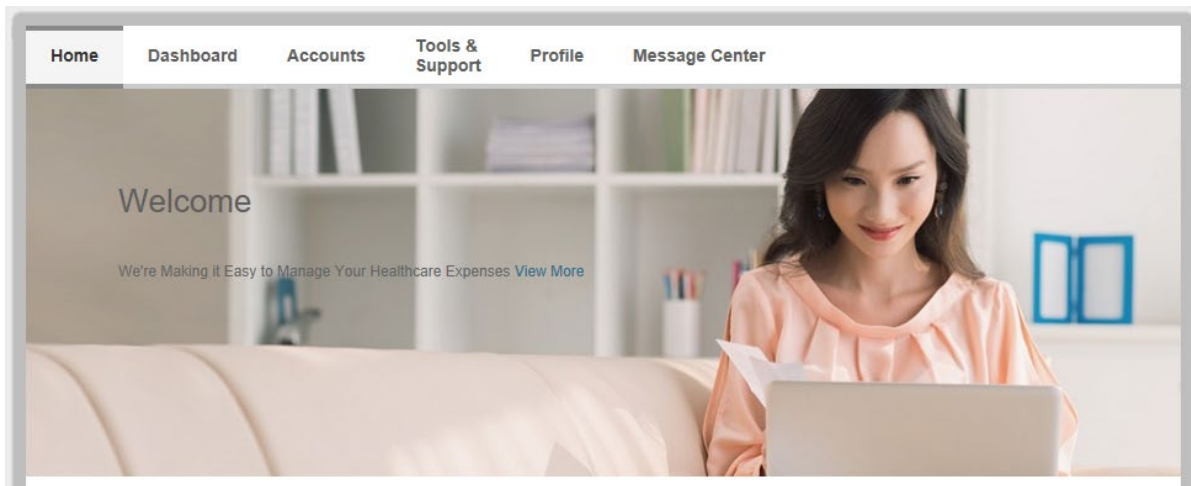
EXAMPLE

For the last name Smith, born in 1962, SSN of 123-45-6789, the username would be **SM19626789**.

4. Your **DEFAULT PASSWORD** is:
 - **PASSWORD**
(case sensitive)

EXAMPLE OF YOUR PERSONAL HOME PAGE

When you login to your personal online account, you may view up-to-date account information at any time, 24/7 with online access. You may check available balances or view the history of any account via the HOME or ACCOUNTS tabs. Select PROFILE tab to review and update your personal and dependent information, direct deposit banking information, or to change your password or security questions. Select STATEMENTS & NOTIFICATIONS to view any history of account statements, denial letters, or receipt reminder history. Click the TOOLS & SUPPORT tab to view or download any materials (including the SPD).



FREQUENTLY ASKED QUESTIONS

HOW SOON CAN I START USING MY SPENDING ACCOUNT(S) AFTER I ENROLL?

You may submit claims for qualified expenses incurred after the plan year starts or, if later, the effective date you become a participant. The Health FSA account is pre-funded by your employer, meaning your entire annual election amount is available for reimbursement at any time during the plan year, regardless of the amount you have contributed from your paycheck. However, this rule only applies to the Health FSA. For all other accounts you will only be reimbursed up to the amount you have contributed as of the date BASIC pacific processes your claim. Still, in general you should always request the entire amount of your expense, regardless of the amount in your account at any given point in time.

WHERE CAN I FIND MORE DETAILS ABOUT MY PLAN?

Your Summary Plan Description (SPD) is available online and provides the most detailed information about your plan. There is a lot of other helpful information online that can be found by logging into your personal online account and selecting the **TOOLS & SUPPORT** tab.

WHAT HAPPENS IF MY EMPLOYMENT TERMINATES OR I LOSE ELIGIBILITY TO PARTICIPATE IN THE PLAN(S)?

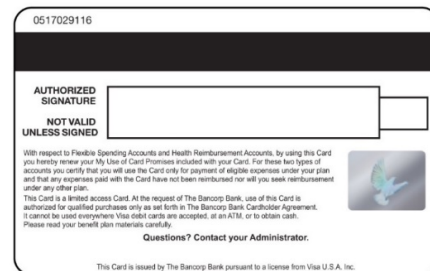
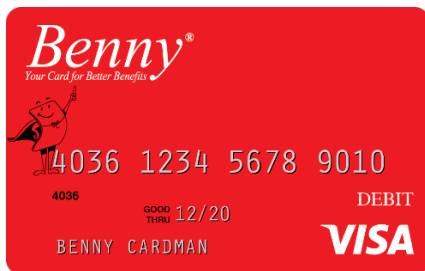
- **Health FSA:** Benefits will not be payable for services rendered after **the day on which** you lost your eligibility to participate. (Refer to your SPD for information about COBRA.)
 - BASIC pacific must receive your Health FSA claims for reimbursement no later than **90 days after the date your eligibility ended** for expenses that were incurred prior to the date you lost your eligibility to participate.
- **Dependent Care FSA:** Benefits will not be payable for services rendered after **the last day of the plan year during which** you lost your eligibility to participate.

HOW YOUR BASIC pacific DEBIT CARD WORKS

- Two debit cards will be provided that can be used to access accounts you've enrolled in. You may provide the second debit card to your spouse or adult dependent, or keep the second card as an alternate card to use, just in case.
- The debit cards will be good for 3 years, so be sure to keep them through the expiration date. If BASIC pacific has to reissue your card before it expires, you may be charged a replacement card fee.
- If this is the first year that you have chosen to use a debit card as your primary reimbursement option, you will receive your cards at your address on record with BASIC pacific (usually your home). In addition, we (BASIC pacific) may issue replacement cards on a periodic basis. In most cases, your card will arrive within two weeks from the date you received this material.
- You do not have to activate your cards. They will automatically activate the first time you use them.
- Your BASIC pacific debit cards can be used to pay for qualified services at merchants that accept VISA or by using your PIN (Personal Identification Number).
 - To obtain a personal PIN for your BASIC pacific debit card, call 1-866-898-9795 and the automated system will walk you through the process. You may call the same number if you need to re-set your PIN.
 - To use your PIN, when you swipe your BASIC pacific debit card, select 'Debit' on the keypad and enter your PIN when prompted. PINs will only allow you to pay for eligible goods and services at the point-of-sale. Cash-back and ATM transactions are not permitted.
 - If you are prompted to enter a PIN and have not selected one yet or do not wish to use a PIN, let the merchant know that you wish to pay using the signature process (VISA). The merchant will be able to direct you accordingly.
 - If your purchase is declined after attempting to use the VISA signature process and/or PIN, you will need to use another form of payment and submit the claim for reimbursement.

- In order to use the debit card, you must agree to notify BASIC pacific in writing (email is fine) of any change to email or mailing address. If you do not maintain an email address, your card privileges will be suspended or terminated without further notice until you provide us with a new address.
- It is your responsibility to report a lost or stolen card to BASIC pacific immediately. If you fail to notify BASIC pacific immediately, you may be responsible for all amounts paid up to the date you report the loss.
- If you received documentation but are unable to provide it to BASIC pacific when requested, or purchased an ineligible expense with your card, you will have to repay the debit card expense. In most cases, you can write a check or request for BASIC pacific to draft the funds from your bank account. If you cannot repay a charge when required, your card privileges may be suspended and the amount due may be deducted from a future claim. In extreme cases, you could lose your eligibility to participate in the plan.

**PLEASE NEVER SUBMIT A PAPER CLAIM FORM OR FILE A CLAIM ONLINE
FOR AN EXPENSE YOU'VE PAID FOR WITH YOUR DEBIT CARD**



DEBIT CARD FOR MEDICAL FSA EXPENSES

- Whenever you use your card for medical expenses, you agree to retain complete records of your purchase. While over 70% of all Flexible Spending Account (FSA) swipes can be auto-approved (i.e. we will not require you to submit supporting documentation after your purchase), 30% of debit card FSA purchases DO REQUIRE supporting documentation.
- For medical expenses, debit cards are only allowed to be used at retailers and pharmacies that are IIAS Compliant. IIAS stands for Inventory Identification Approval System.
- If BASIC pacific requires supporting documentation, complete third-party documentation must be submitted that includes: (1) patient's name; (2) service provider's name; (3) full date of service (including year); (4) description of service; (5) charge or patient portion for your service) you will receive an email notification approximately 6 days after your purchase using your debit card. If you do not respond to our first request in a timely manner, you will receive a second courtesy request approximately 20 days after your original purchase. If you fail to respond to this second request, you will receive one last request approximately 40 days after your original purchase. This final request will include a warning that your claim will automatically be denied if you fail to provide the required documentation within 5 business days. If you fail to repay the denied charge before 60 days from your original purchase date (or the date your plan year ends, if sooner), your card privileges may be suspended or terminated without further notice until such time as you clear your account. An extra fee may be charged to re-activate your card. If your claim is denied, you still have the ability to provide us with the required documentation instead of paying back the charge. In addition, whenever you have an outstanding denied claim that has not been repaid or cleared, you agree to allow BASIC pacific to automatically deduct the amount due from a future claim.

DEBIT CARD FOR DEPENDENT CARE EXPENSES

- As of January 1, 2019, the debit card can be used to pay for eligible daycare expenses. Keep in mind that the available balance on your card will only reflect actual contributions made at any time during the plan year.

CLAIM FILING TIPS, SUGGESTIONS, & INSTRUCTIONS

WHAT DOES AN EXPENSE "INCURRED" MEAN?

An expense is considered incurred on the date services are rendered, without regard to when you pay. Reimbursements are approved based on the date the service is rendered. This is why a check copy, credit card payment receipt, statement with payment balance forward or cash register receipts are not acceptable forms of documentation under the law. The only exception to this rule is that you may use a cash-register receipt as your documentation when you purchase Over-the-Counter (OTC) medical supplies from a retailer or pharmacy.

IMPORTANT INFORMATION ABOUT EMAILING A CLAIM TO BASIC PACIFIC:

Emailed claims must be sent as a single file in PDF (Adobe) format. This means you need to scan your claim form and supporting documentation into a single PDF file before emailing. Claims that are not combined into a single PDF file may be delayed. In addition, claims that are not combined have a much higher incidence of errors in processing because your documentation can get separated. Also, please be aware that sending personal and medical information via email is not secure.

WHEN IS A CLAIM FORM REQUIRED?

A claim form is always required when you submit a manual (paper) claim (via email, fax, or mail) for reimbursement. A properly completed claim form is critically important for two reasons. First, using a claim form ensures we can identify the participant. And second, claim forms include a certification that is required to be signed by the participant. The certification is a legal requirement of the plan. Without a signed certification, your employer may not pay out tax-free benefits.

You do not have to submit a claim form when you file a claim electronically through the online system.

HOW DOES BASIC PACIFIC REIMBURSE ME?

Each participant has the option to be reimbursed by check or direct deposit (check is the default option). Direct deposit is highly recommended because it is efficient, convenient, and environmentally sensitive. If you are not already receiving reimbursement via direct deposit, you may sign-up at any time through your personal online account under the PROFILE tab, or by completing a direct deposit form.

HOW OFTEN DOES BASIC PACIFIC PAY CLAIMS?

Reimbursements are paid each Wednesday and Friday (except holidays). The cut-off to receive claims for each reimbursement cycle is noon (PST) on the previous business day (i.e. noon on Tuesday for reimbursement on Wednesday.) Claims received after the cut-off will be included on the next reimbursement date.

WHAT IF I HAVE TO PAY FOR A SERVICE BEFORE IT IS PERFORMED?

In general, you may not request reimbursement for any expense until the service has been rendered. If you are required to pre-pay for a service, you will have to wait to be reimbursed until the service is provided.

WHAT IS THE SMALLEST CLAIM AMOUNT THAT I CAN SUBMIT?

BASIC pacific does not have a minimum claim or reimbursement amount. Having said this, most people don't want to receive a \$3 check in the mail; therefore, we suggest accumulating expenses and submitting them in batches so you receive a sizable reimbursement.

CAN A CLAIM BE DENIED?

While we go to great efforts to reimburse claims, sometimes a claim must be denied (returned) because it is either incomplete, illegible or an ineligible expense. When we have to deny a claim, we will provide a written notification (via email or US mail). The notification will include an explanation of the denial and instructions for resubmitting the expense (if applicable).

WHAT SUPPORTING DOCUMENTATION IS REQUIRED TO BE REIMBURSED?

- The supporting third-party documentation required differs for each reimbursement account. Third-party refers to documentation that is provided to you by your service provider (doctor, dentist, insurance carrier or day care provider). Your documentation must also be complete and legible.
- For medical-related reimbursement accounts (such as Medical FSA), documentation must include: (1) patient's name; (2) service provider's name; (3) full date of service (including year); (4) description of service; (5) charge or patient portion for your service.
- For Dependent Care FSA, you may obtain your provider's signature on the claim form in-lieu of providing separate documentation.

WHAT IS THE DEADLINE TO SUBMIT CLAIMS?

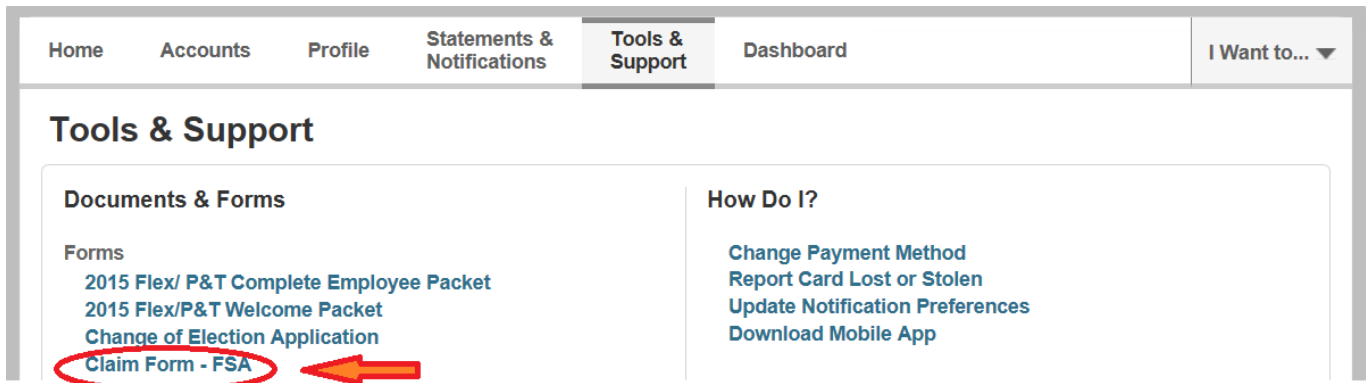
- Following the end of each plan year, active participants in the Medical FSA and Dependent Care (day care) FSA must submit all claims by the designated filing date. Claims **received** by BASIC pacific after this deadline will be denied (meaning you will not be reimbursed). If you terminate employment or otherwise lose your eligibility to participate in these accounts during the plan year, you may be required to submit claims shortly after you lose your eligibility. Review your enrollment materials or SPD to determine the filing deadline for your plan.
- **DO NOT ALTER YOUR DOCUMENTATION.** Third-party documentation must stand-alone. Review the documentation at the point-of-service to ensure that all necessary information is included. It is your responsibility to make sure that the provider gives you what you need to receive your pre-tax reimbursement. Please avoid highlighting your paperwork. Highlighted areas often become illegible in transmission. BE AWARE: Colored, carbon or thermal-paper receipts may transmit too light to be legible. They may also fade over time. Copies are acceptable and even recommended in these circumstances.
- **Expenses covered by insurance** must be processed by your carrier before you request reimbursement. If you have insurance coverage for an expense, your insurer must process the claim before you are permitted to request reimbursement from your FSA. Most insurance carriers issue Explanation of Benefits (EOBs) after they process a claim. EOBs are excellent third-party documentation to use for your FSA reimbursement request.
- When submitting a claim for **prescription drugs** only, the most common error we see is submitting the cash register receipt as documentation. Generally, the patient name will not be included on a cash register receipt. Without the patient name, your expense will be denied. Instead, use your pharmacy tag or tax receipt provided with your prescription. If you misplace your tax receipt, most pharmacies can provide you with a detailed printout of all your prescriptions. Please be advised that prescription drugs obtained outside of the U.S. are not reimbursable. The only exception is if you refill an existing prescription while you are visiting another country.
- You must obtain a prescription to be reimbursed for your **Over-The-Counter (OTC)** drug and medicine purchases. Remember though, there are still thousands of medical supplies and products available that do not require a prescription for you to be reimbursed. Review your employee materials from BASIC pacific for detailed information about OTC drugs, medicines and supplies.
- **Personal use items** such as soap, toothpaste, toothbrush, cosmetics, cream, shampoo, lotion, etc. are not reimbursable even if they contain a medicated component (i.e. dandruff shampoo).
- In order to establish **medical necessity** for a product or service that would normally be considered a personal use expense, you must submit a prescription (statement) from your treating physician on your physician's letterhead that: 1) identifies the medical condition being treated; 2) recommends the specific course of treatment (i.e. massage therapy, weight-loss, etc.); and, 3) states the duration of the treatment (i.e. 12 sessions; 3 months; lifetime.) In

addition, for reimbursement purposes, you may not commence treatment or incur an expense until after you obtain your prescription.

- You may find it necessary to **obtain medical care while outside the U.S.** Expenses you incur abroad may be considered for reimbursement under the following circumstances: 1) The service must be considered legal in the U.S.; 2) The documentation must be in English or translated to English by the third-party provider of service; 3) The cost for the service must be expressed in US dollars on the date the service is rendered. If the provider cannot bill you in US dollars, you will need to have the cost of the expense(s) converted into US dollars by a banking institution within that country on the same day the expense was incurred. 4) All other documentation requirements must also be met.
- **Orthodontia** is one of the most popular expenses in a Medical FSA, and for good reason. You know exactly how much you owe and exactly when you owe it. However, obtaining complete documentation can be confusing. Commonly, orthodontia is either paid for in-full at the start of treatment or monthly payments are extended over the treatment period. IRS guidance allows for reimbursement in either of these circumstances based on the payment contract you and your provider agree upon. This will determine your allowable reimbursement for the current plan year. If full payment is made at the start of treatment, you can claim 100% of your cost once treatment begins (i.e. bands have been placed or in the case of Invisalign®, when the first trays are delivered). If you have a monthly payment contract with your provider, we can set-up an automatic reimbursement. Just include a copy of your orthodontia contract with a completed claim form and request the amount you will owe for the entire plan year. You will receive your reimbursement once a month throughout the plan year. If you do not have a contract, your provider can complete an Orthodontia Information Form located online under the **TOOLS & SUPPORT** tab.
For **daycare expenses**, we recommend you request the amount you pay, regardless of the amount in your pre-tax account. If the amount of a claim exceeds the amount in your account, the excess portion will be reimbursed automatically as you continue to make payroll contributions.

HOW TO FILE A PAPER (OR MANUAL) CLAIM FORM

- You may opt to file claims using the claim form, available online under the **Tools & Support** tab.



- Complete the claim form in full including your certification (signature).
- Do not highlight, alter or write on your documentation.
- Consider photocopying colored, carbon or thermal-paper receipts, as they may transmit too light to be legible. They may also fade over time, so photocopying may help to preserve the long-term integrity of the document.
- Retain a complete copy for your records.
- Submit your completed claim form and required documentation via email (PDF only), fax or mail. Please be aware emailing may not be secure.

NEVER SUBMIT A PAPER CLAIM FORM FOR A CLAIM YOU HAVE ALREADY FILED ONLINE OR FOR AN EXPENSE YOU'VE PAID FOR WITH YOUR BASIC pacific DEBIT CARD

HOW TO FILE A CLAIM USING THE ONLINE SYSTEM

THIS IS THE MOST SECURE METHOD TO FILE A CLAIM

- Now that you have enrolled, you may begin to file claims after the start of the Plan Year (or the date you enrolled, if later). Follow the steps to prepare and file an online claim via our participant portal site.
- After you have logged into your account at basicpacific.com, from the Home Page click on **File A Claim**.

I Want To:

File A Claim

ALERT: Expenses added on the Dashboard are for tracking purposes only, to be claimed in the future.

- Select the account from which you want to be reimbursed from and then click **Next**.

The screenshot shows the 'Accounts / File A Claim' page. On the left, there is a sidebar with 'Available Balance' for three accounts: 2015 Medical Spending (\$2,550.00), 2015 Dependent Care FS (\$0.00), and 2015 Transit Account (\$390.00). The main content area is titled 'Accounts / File A Claim' and contains a 'Create Reimbursement' section. It includes a red arrow pointing to the text: 'Online claims filing is a fast and easy way to file claims. Just click the "File Claim" button next to the account you wish to use and start filing!'. Below this are two dropdown menus: 'Pay From *' (with 'Select an account...' as the placeholder) and 'Pay To *' (with 'Select a Payee...' as the placeholder). At the bottom right, there is a '* Required' label. At the bottom of the form are 'Cancel' and 'Next' buttons.

- Click the **Upload Valid Documentation** link to include your required backup documentation. Receipts and backup documentation must be in PDF, JPG, GIF format and cannot exceed 2 MB. Use **Browse** to locate and attach the receipt and/or other supporting documentation to your claim and upload and **Submit**, then click **Next**.

The screenshot shows the 'Accounts / File A Claim' page at the 'Receipt / Documentation' step. The sidebar is the same as in the previous screenshot. The main content area is titled 'Accounts / File A Claim' and contains a 'Receipt / Documentation' section. It includes a red arrow pointing to the 'Upload Valid Documentation' link. Below this is a 'Summary' section with the following details: 'Pay From: 2015 Medical Spending Account w/GP (9/1/2015 - 8/31/2016)' and 'Pay To: Me'. At the bottom right, there is a '* Required' label. At the bottom of the form are 'Cancel', 'Previous', and 'Next' buttons.

- Enter all the **Claim Details** (Note: Under **Category** and **Type**, if more than one selection from the drop-down list seems right, select the one that best fits the expense.), then click **Next**.

Home Accounts Profile Statements & Notifications Tools & Support Dashboard I Want to... ▾

Accounts / File A Claim

Available Balance ⓘ

2015 Medical Spending ... ⓘ
\$2,550.00

2015 Dependent Care FS... ⓘ
\$0.00

2015 Transit Account ⓘ
\$390.00

Claim Details

If all or part of your claim is unreimbursable due to auditing factors (i.e. claim exceeds available balance in your account), then you will only be reimbursed the approved amount. If this occurs, you will receive notification in the mail.

Start Date of Service * ⓘ

End Date of Service ⓘ

Amount *

Provider *

Category * ⓘ

Type *

Description

If the category is 'Other' or 'Over-the-Counter Drugs', you must provide a description.

Recipient *

[Add Dependent](#)

Did You Drive To Receive This Product/Service?* ⓘ Yes No

Summary

Pay From 2015 Medical Spending Account
(9/1/2015 - 8/31/2016)

Pay To Me

Documentation Uploaded No

* Required

- If you have more than one expense to claim, click **Add Another** from the options at the bottom of the screen.
- *If you need to leave the site for any reason, be sure to click Submit Claim(s) first or you will lose everything you have entered.*
- Once all claims have been added, check the box to agree to the Terms & Conditions and click **Submit**.

Claims Terms and Conditions ▾

I have read, understand, and agree to the Terms and Conditions.

- Once you have agreed to the Terms and Conditions you can then **Submit** your claims

Claims Terms and Conditions

Agreed ^

Cancel

Save for Later

Add Another

Submit



- If for any reason you were unable to upload your receipts and/or supporting documentation, click on the link to Print the **Claim Confirmation Form** and send the confirmation to BASIC pacific with your documentation via e-mail, fax or mail. This confirmation page serves as your claim form and verifies that all claims have been successfully submitted. Your claim is considered received by BASIC pacific only after BASIC pacific receives your supporting documentation.

Additional Receipt Submission Options

Print the [Claim Confirmation Form](#) to submit with receipts if faxed or mailed.

Fax (800) 584-4591

Mail P.O. Box 2170
Rocklin, CA 95677

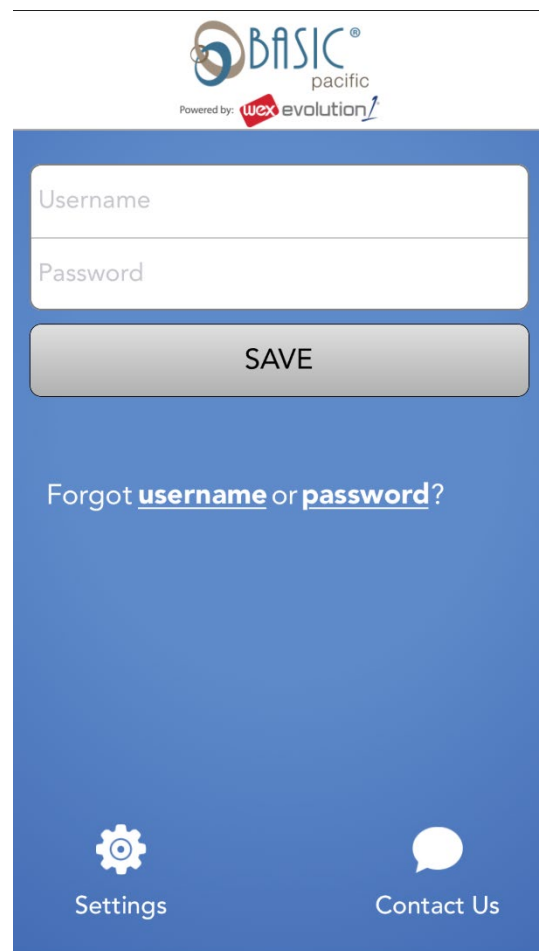
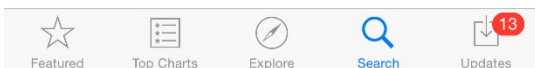
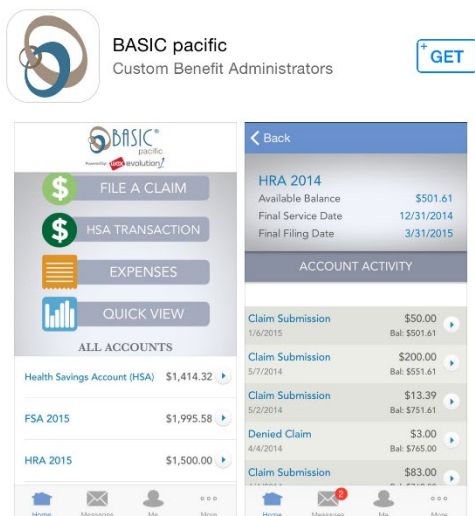
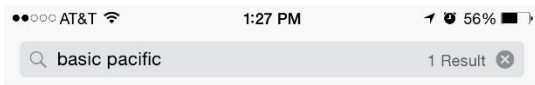
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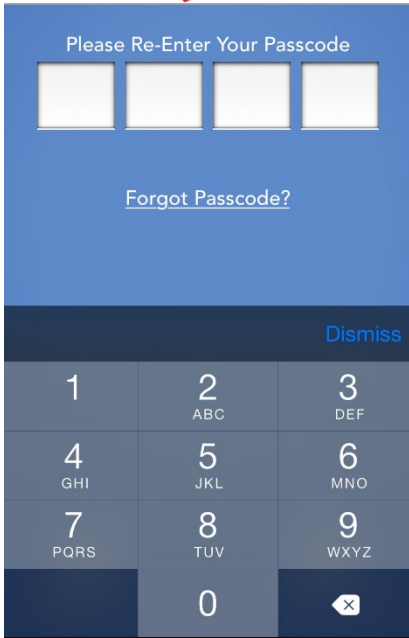
HOW TO USE THE MOBILE APP

- You may download the mobile app (it's FREE!) for iOS (iPhone, iPod touch, iPad) from Apple's App Store and for Android devices from the Google Play Store.
 - Use the mobile app to manage your accounts whenever and wherever you want.
 - You can access the balance information of your account(s), final service dates to incur claims, final filing date to submit claims, account activity including claim submissions, denied claims, and new election amounts for all of your account(s).
 - You may also submit a new claim via the mobile app, including taking a picture of the receipt or documentation and uploading it.

NOTE: Some HRAs may not allow for claims to be filed through the mobile app.

- Go to your Mobile App Store on your phone and search for 'BASIC pacific'
- Select and install application, then enter your username and password (same as used to access online personal BASIC pacific account.)





Enter a 4-digit passcode to login (you'll be asked to re-enter it again to confirm it upon first login). Once you've logged in the first time, any time you login afterward you'll only be asked to enter your 4 digit passcode.



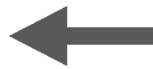
Select the account you wish to review and then review your Account Details and Account Activity.



ACCOUNT ACTIVITY	
Payroll Deduction	\$98.07
5/5/2016	Bal: \$2,550.00
Payroll Deduction	\$98.07
4/21/2016	Bal: \$2,550.00
Payroll Deduction	\$98.07
4/7/2016	Bal: \$2,550.00
Payroll Deduction	\$98.07
3/24/2016	Bal: \$2,550.00
Payroll Deduction	\$98.07
3/12/2016	Bal: \$2,550.00



You may submit a claim via your mobile app. Select 'File A Claim'.



Enter details regarding the claim. Select Upload Receipt to take a picture of the documentation or receipt. Once the documentation is uploaded, 'Mobile Receipt' appears under Receipts. You may select Mobile Receipt to view the picture of the uploaded receipt. Select 'Add Claim' to submit your claim. If you have enabled text alerts, you will receive a text (and email, if applicable) stating a claim has been filed for your account.