



FSA Rules to Remember

Plan Year

Jan. 1, 2019 - Dec. 31, 2019

FSA Carry Forward

Participants currently enrolled in the Health Care FSA with a minimum balance of \$25 can roll over up to \$500 of unused Health Care FSA funds into the next plan year. This rollover feature applies to future plan years.

Dependent Day Care FSA Grace Period

An extension of the plan year during which expenses can be incurred. Participants have until March 15, 2020 to incur dependent day care expenses.

Run-Out Period

Participants have until April 30, 2020 to submit claims for Health Care FSA and Dependent Day Care FSA expenses.

Use or Lose Rule

You will lose any remaining balance in the Dependent Day Care FSA at the end of the run-out period, or any amount over \$500 in the Health FSA. Remember, only contribute money you are confident you will use to pay for qualified expenses during the plan year.



WHAT IS A FLEXIBLE SPENDING ACCOUNT?

A Flexible Spending Account (FSA) allows you to set aside a portion of your pay pre-tax to use for medical, dental, vision, and child care/elder care expenses that are not covered by insurance, or only partially covered. Because it is deducted from your pay before taxes, you can save up to 30% on your dollar (depending on your tax bracket)! Estimate how much you usually spend on these types of expenses in a year and set aside that dollar amount into your FSA.

ACCOUNTS AVAILABLE

Health Care FSA

Covers the cost of medical, dental, and vision expenses incurred by you and or your eligible dependent(s). Eligible expenses include deductibles, co-pays, prescriptions, eyeglasses, and dental work.

Minimum annual election amount: \$120

Maximum annual election amount: \$2,650

Dependent Day Care FSA

Covers the amount you pay to daycare centers, babysitters, after school programs, day camp programs and eldercare facilities. *This account does NOT reimburse medical expenses for your dependent(s). It is for qualified daycare expenses only.*

Minimum annual election amount: \$120

Maximum annual election amount: \$5,000

FLEXIBLE SPENDING ACCOUNT

P&A BENEFITS CARD

Your employer offers a Benefits MasterCard for employees who participate in the plan. The Benefits MasterCard works like a debit card. When you incur an eligible expense present your Benefits Card to the provider of the goods or services you are purchasing. Swipe your card at the point-of-service and the expense will automatically be deducted from your FSA balance. If you are unable to use your Benefits Card you can still be reimbursed for all eligible expenses. Save your receipt and submit a claim to P&A Group using one of the methods below. For all purchases, we encourage you to save your receipts in case documentation is requested. NOTE: This card cannot be used at an ATM machine to withdraw cash.



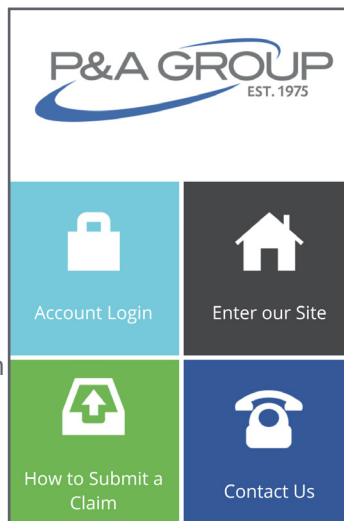
Your debit card is valid for three years from the date of issue. If this is your third year enrolling with P&A Group, you may be receiving a new benefits card in the mail. When it is time for you to receive a new card your card will automatically be mailed to your home address in a plain white envelope.

HOW TO SUBMIT A CLAIM

QuikClaim

Instantly submit claims and receipts directly from your smartphone.

1. Capture a picture of your receipt or other supporting documentation of your eligible expense.
2. Log into your P&A Account at ncflex.padmin.com from your mobile device by selecting **Account Login** and follow the prompts on your screen.



Electronic Claim Upload

Submit claims directly online at P&A's website ncflex.padmin.com by logging into your P&A account. Select **Upload Claim/Documentation** under the **Member Tools** tab.

Fax or Mail a Paper Claim

Claim forms are available online at ncflex.padmin.com.

FAX: (877) 213-8917

MAIL: P&A Group 17 Court St. Ste 500 Buffalo, NY 14202

When submitting a claim make sure to include proof of service/documentation (itemized receipt, etc).

NOTE: You do not need to be enrolled in your company's health insurance plan in order to participate in the FSA.

FSA CALCULATOR

Use this online tool to help estimate your savings when you enroll in an FSA. Log into your P&A account at ncflex.padmin.com to access the calculator.

TEXT MESSAGING FEATURES

Log into your online P&A Account and update your profile with your mobile number. Then text one of the codes below to the number 70626 and you'll receive a text message with your account information!

- Account balance - text BAL
- Claim status - text CLM
- Deposit update - text DEP

QUESTIONS?

Customer service hours are M - F, 8:00 am - 10:00 pm ET.

PH: (866) 916-3475

WEB: ncflex.padmin.com

MAIL: 17 Court Street

Suite 500

Buffalo, NY 14202