



FSA Rules to Remember

Plan Year

January 1 - December 31

Grace Period

This is an extension of the plan year during which expenses can be incurred. Participants have until March 15 of the following year to incur expenses during the plan year.

Run-Out Period

You have until April 30 of the following year to submit for expenses incurred during the plan year and grace period.

Use or Lose Rule

Unused money left over in your account at the end of the plan year does not roll over. Remember, only contribute money you are confident you will use to pay for qualified expenses during the plan year.

The complete FSA brochure is available for you on the P&A Group website at www.padmin.com.

www.padmin.com

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, and vision expenses; child care/elder care expenses; and expenses related to the adoption of a child. Because it's deducted from your pay before taxes, you can save up to 30% on the 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 in your FSA. There is also another pre-tax account available, the Parking & Transit Account, which allows you to set aside pre-tax dollars to pay for the cost of transit commuter expenses to and from work or parking expenses at work.

FSA ACCOUNTS AVAILABLE

Health 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.

Maximum annual election amount: \$2,550

Dependent Care/Daycare Assistance Account

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.*

Maximum annual election amount: \$5,000

Adoption Assistance Account

Covers the cost of adoption-related expenses that you incur in the process of legally adopting a child, including attorney and travel fees. If you are in the process of adopting a child and want to enroll in this account, please contact P&A Group for further guidance.

Maximum election amount: \$13,460

PARKING & TRANSIT PLAN

Transit Plan

Covers the cost of transit expenses you incur when commuting to and from work. Eligible expenses include bus and metro/subway passes. *Effective January 1, 2016, you must use your P&A Benefits Card for all transit expenses. Cash reimbursement is no longer permitted per IRS guidelines.*

Maximum monthly election amount: \$255

Parking Plan

Covers the cost of work-related parking expenses. Use your P&A Benefits Card or pay out-of-pocket and submit a claim to P&A for reimbursement. *If you use Hospital parking, you are NOT eligible to enroll in the Parking Plan.*

Maximum monthly election amount: \$255

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 or Parking & Transit Account 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. This card cannot be used at an ATM machine to withdraw cash. **(PLEASE NOTE: Per IRS guidelines, this option no longer applies to the Transit Account. You must use your Benefits Card for all Transit expenses.)**

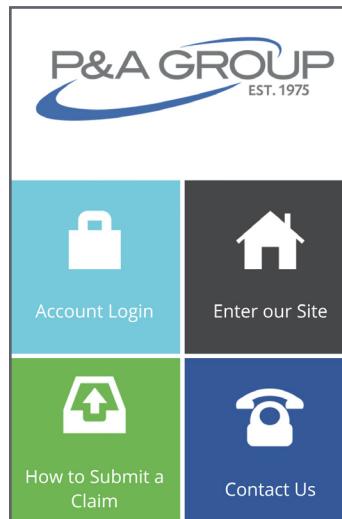
Your debit card is valid for three years from the date of issue. If this is your third year enrolling with P&A Group, you may be receiving a new benefits card in the mail. When it is time for you to receive a new card, your card will automatically be mailed to your home address in a plain white envelope.

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 www.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 www.padmin.com by logging into your P&A account. Select **Upload a Claim** under the **Member Tools** tab.

Fax or Mail a Paper Claim

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

FAX: (877) 855-7105
MAIL: P&A Group
17 Court Street
Suite 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 calculated savings when you sign up for an FSA. Log into your account at www.padmin.com to access the calculator or go to www.padmin.com, select **Benefit Programs**, then **Tools & Resources**.

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, 8:30AM - 10:00PM E.T.

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