



# Health Benefits

Together, we are working toward a **healthier community.**

## FSA Rules to Remember

### PLAN YEAR

January 1, 2024 - December 31, 2024

### GRACE PERIOD

This provision gives you two and a half months after the end of the plan year to incur eligible Healthcare FSA expenses, as long as you are actively enrolled as of the last day of the plan year. Participants have until March 15, 2025 to incur expenses during the plan year. Please note: the grace period only applies to the Healthcare FSA.

### RUN-OUT PERIOD

You have until April 15, 2025 to submit for expenses incurred during the plan year.

### USE OR LOSE RULE

Unused balances will not rollover. Remember, only contribute money you are confident you will use to pay for qualified expenses during the plan year.

Over-the-counter (OTC) medications are reimbursable under Flexible Spending Accounts without requiring a prescription or completing a Letter of Medical Necessity Form. Menstrual care products are also now reimbursable as eligible expenses, including tampons and pads.

Reminder

## Your Guide to Pre-Tax Savings

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

### ACCOUNTS AVAILABLE

#### Healthcare 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: \$3,050

#### Dependent Daycare 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.

Maximum annual election amount: \$5,000

### WHOSE EXPENSES ARE ELIGIBLE FOR REIMBURSEMENT?

Under the plan, only the expenses of a participant, a participant's spouse or a participant's dependent qualify for pre-tax treatment. A person will be considered the spouse of a participant if the spouse and participant are married for purposes of federal tax law. Under federal tax law, a couple will be treated as married if they were married in a state where the marriage was legal under the law of that state at the time it occurred, irrespective of whether they continue to reside in that state. Expenses of a domestic partner are not eligible for reimbursement under an FSA.

## 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, 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. A new card will be mailed to your home mailing address prior to the card expiring.



**NOTE:** This card cannot be used at an ATM machine to withdraw cash.

## 4 WAYS TO SUBMIT YOUR CLAIMS

### P&A Group Mobile App

Download our mobile app and log into your account. Go to the menu and tap Upload Claim/Documentation to submit your claims.

### QuikClaim from Your Smartphone

Capture a picture of your receipt or other supporting documentation of your eligible expense. Log into your account from your mobile device at [md.padmin.com](http://md.padmin.com) by selecting Account Login and follow the prompts on your screen.

### Electronic Claim Upload from Your Computer

Submit claims directly online at P&A's website [md.padmin.com](http://md.padmin.com) by logging into your P&A account. Select Upload Claim/Documentation under Member Tools.

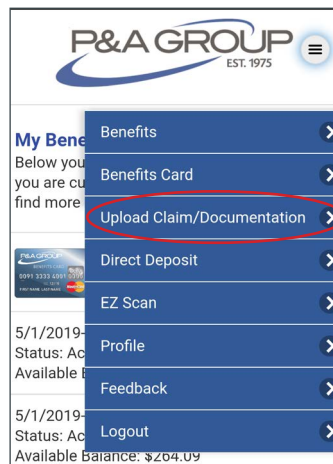
### Fax or Mail a Paper Claim

Complete a claim form and fax or mail it to P&A Group. Claim forms are available when you log into your account at [md.padmin.com](http://md.padmin.com).

**FAX:** (844) 638-1901

**MAIL:** P&A Group 6400 Main Street, Suite 210 Williamsville, NY 14221

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



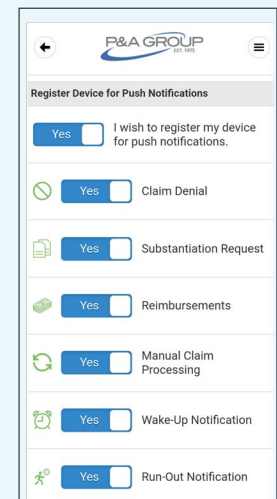
## MOBILE APP

Manage your account through our mobile app. Go to the App Store or Google Play and search "P&A Group" to download it today!



- ✓ Register for account alerts
- ✓ Submit claims
- ✓ Order a Benefits Card
- ✓ Check your account balance & more!

Opt-in to get account alerts



## QUESTIONS?

**HRS:** Monday - Friday, 8:00 a.m. - 10:00 p.m. EST.

**PH:** (716) 362-5570 or (844) 638-1900

**WEB:** [md.padmin.com](http://md.padmin.com)

**MAIL:** 6400 Main Street  
Suite 210  
Williamsville, NY 14221