



## FSA Rules to Remember

### Plan Year

January 1, 2024 - December 31, 2024

### Health FSA Carry Forward

Participants can carry forward up to \$610 of unused Health Care FSA funds into the 2025 plan year, provided you have a minimum \$25 balance.

### Dependent Day Care FSA Grace Period

This is an additional two and a half months after the plan year ends during which participants can continue to incur dependent day care expenses. Participants have until March 15, 2025 to incur dependent day care expenses.

### Run-Out Period

Participants have until March 31, 2025 to submit claims for Health Care FSA and Dependent Day Care FSA expenses.

### Use or Lose Rule

Unused Dependent Care Account balances or any amount over \$610 in the Health Care FSA 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 FSAs 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.

### ACCOUNTS AVAILABLE

#### Health Care Flexible Spending Account

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: \$3,050

#### 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 per household

## 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 card's expiration date is located on the front of your card. If this is your third year enrolling with P&A Group, you may receive a new benefits card in the mail. Prior to your card's expiration date, a new card will be automatically be mailed to your home address in a plain white envelope.

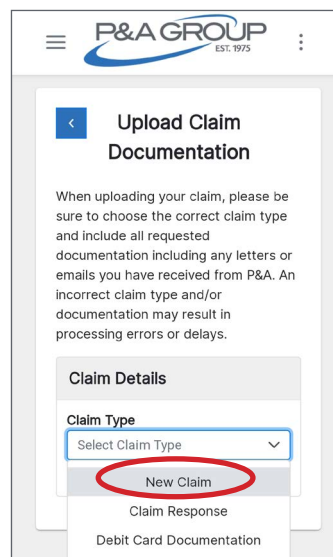
## 4 WAYS TO SUBMIT CLAIMS

### 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 P&A Account at [ncflex.padmin.com](http://ncflex.padmin.com) from your mobile device by selecting Account Login. Follow the prompts on your screen.



### Electronic Claim Upload from Your Computer

Submit claims directly online at P&A's website [ncflex.padmin.com](http://ncflex.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 [ncflex.padmin.com](http://ncflex.padmin.com).

FAX: (877) 213-8917

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.).*

## P&A MYBENEFITS MOBILE APP

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



## FSA CALCULATOR

Use this online tool to help estimate your savings when you enroll in an FSA. Log into your account at [ncflex.padmin.com](http://ncflex.padmin.com) to access the calculator.

## TEXT MESSAGE OPTIONS

Log into your online P&A Account and update your profile with your mobile number. Next, text one of the codes below to the number (716) 869-1703 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: (716) 362-5595 or (866) 916-3475

WEB: [ncflex.padmin.com](http://ncflex.padmin.com)

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Williamsville, NY 14221