



## FSA Rules to Remember

### Plan Year

January 1, 2025 - December 31, 2025

### Health FSA Carry Forward

Participants can carry forward up to \$640 of unused Health Care FSA funds into the 2026 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, 2026 to incur dependent day care expenses.

### Run-Out Period

Participants have until March 31, 2026 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 \$640 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 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: \$3,200

#### 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, 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.

## CLAIM SUBMISSION OPTIONS

### Download P&A Group's Mobile App

Download P&A MyBenefits mobile app and log into your account. Go to the menu and tap **Upload Claim/Documentation** to submit your claims.

### Upload a Claim

Submit claims through 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 St. Ste 210 Williamsville, NY 14221

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

## 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!

- Text BAL for account balance
- Text CLM for claim status
- Text DEP for deposit update

## 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.

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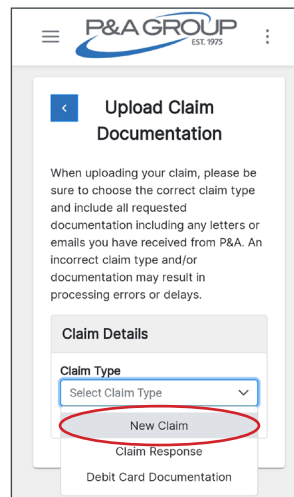
## P&A PARTICIPANT SUPPORT CENTER

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

PH: (716) 362-5595 or (866) 916-3475

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

MAIL: 6400 Main Street Suite 210 Williamsville, NY 14221



P&A MyBenefits Mobile App