

## Your Guide to Pre-Tax Savings

### FSA Rules to Remember

#### Plan Year

January 1, 2026 - December 31, 2026

#### Health FSA Carry Forward

Participants can carry forward up to \$660 of unused Health Care FSA funds into the 2027 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, 2027 to incur dependent day care expenses.

#### Run-Out Period

Participants have until March 31, 2027 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 \$660 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.

### Reminder

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.



### 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

A Health Care FSA allows you to pay for eligible medical, dental, and vision expenses for you and your eligible dependents with pre-tax dollars. Eligible expenses include:

- Deductibles and co-pays
- Prescriptions
- Eyeglasses and contact lenses
- Dental work
- Over-the-counter medications

Minimum annual election amount: \$120

Maximum annual election amount: \$3,300

#### Dependent Day Care FSA

Use a Dependent Day Care FSA to pay for eligible day care expenses for your child (under age 13) or qualifying dependent adult with pre-tax dollars so that you (and your spouse, if applicable) can work, look for work and attend school full-time. **Please note this account does not reimburse medical expenses for your dependents.** It is for qualified day care expenses only. Eligible expenses include:

- Day care centers
- After-school programs
- Summer day camps
- Eldercare
- Babysitters

Minimum annual election amount: \$120

Maximum annual election amount: \$7,500 per household

#### Maximize Your Savings: Dependent Care FSA Limit Increases for 2026!

**NEW**

We're excited to announce a significant increase to your Dependent Care FSA contribution limit! Effective January 1, 2026, account holders can contribute up to \$7,500 annually (\$3,750 if married and filing separately) - allowing you to save even more pre-tax dollars on eligible childcare and adult dependent care costs!



## 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 options 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

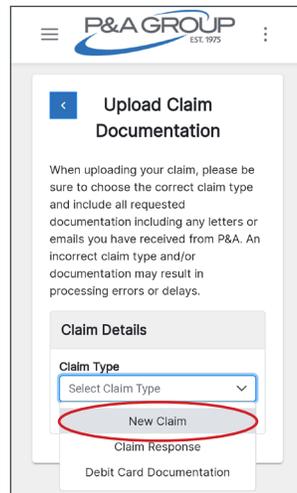
Submit claims through P&A's website [ncflex.padmin.com](http://ncflex.padmin.com) by logging into your P&A account. Select **Upload Claim/Documentation** under **Member Tools**.

### 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 (e.g., Explanation of Benefits (EOB), itemized receipt, etc).



P&A MyBenefits Mobile App

## Account Tools

### 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!

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

### 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