



Health Benefits



Putting the pieces together to improve your health

FLEXIBLE SPENDING ACCOUNT

Claims & Reimbursement



Healthcare FSA Debit Card

The State of Maryland offers a debit card for employees who participate in the Healthcare Flexible Spending Account (FSA) plan. When you enroll in the 2017 Healthcare FSA, a debit card will automatically be mailed to you. The debit card works like a debit card. When you incur an eligible expense present your debit 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 debit card you can still be reimbursed for all eligible expenses. Save your receipt and submit a claim to P&A Group (please see "How to Submit a Claim.") For all purchases we encourage you to save your receipts in case documentation is requested. To submit documentation for a debit card purchase, please see page 2, "Debit Card Documentation." PLEASE NOTE: This card cannot be used at an ATM machine to withdraw cash.

The debit card is valid for three years from the date of issue. When it's time for you to receive a new card, your card will automatically be mailed to your home address in a plain white envelope, provided you continue to re-enroll each year. Additional cards may be ordered online at no cost for your spouse or eligible dependent (must be 18 years old). To order a debit card log into your P&A Account at www.MD.padmin.com.



How to Submit a Claim

FSA claims can be submitted to the P&A Group via: secure web upload, through our mobile site, or via fax/ mail.

ELECTRONIC CLAIMS

Upload proof of purchase for your eligible expense (i.e., itemized bill, Explanation of Benefits) by first scanning the documentation into your computer. Then, log into your My Benefits account at www.MD.padmin.com. Select **Member Tools**, then choose **Upload a Claim**. Follow the prompts on your screen to successfully upload a claim.

QUICKCLAIM - P&A MOBILE CLAIM UPLOAD

Submit claims directly from your smartphone! First, capture a picture of your receipt or other supporting documentation of your eligible expense. Next, go to www.MD.padmin.com on your mobile device and log into your account. Select **Upload** from the menu at the top of the page. Choose **Claim Type** and follow the prompts on your screen.

FAX & MAIL

Fill out a claim form by logging into your account and choosing **Claim Form** under the **Quick Links** tab. Once completed, print the form. You can then fax or mail it to the P&A Group.

FAX: (844) 638-1901 **MAIL:** P&A Group at 17 Court Street, Suite 500 Buffalo, N.Y. 14202.

All claims must include a copy of your proof of purchase of your eligible expense(s) (i.e., itemized receipt, Explanation of Benefits).

FLEXIBLE SPENDING ACCOUNT

Claims & Reimbursement

Debit Card Documentation

- If I receive notification to provide documentation for an expense purchased with the debit card, where do I send it?
 - You can upload the requested documentation by logging into your My Benefits Account at www.MD.padmin.com. Under the **Member Tools** tab, select **Upload a Claim**, then choose **Request for Debit Card Documentation**. You can also fax the requested documentation to (844) 633-5399.

Claim Reimbursements

- How do I receive my reimbursement?
 - The quickest way to receive your money is by signing up for direct deposit, where your funds are directly deposited into your designated checking or savings account. You can enroll in direct deposit by logging into your My Benefits Account at www.MD.padmin.com. If you don't enroll in direct deposit a reimbursement check will be mailed to you within 2-5 business days.
- What is the maximum amount I can be reimbursed?
 - Medical, dental, vision expenses will be reimbursed based on the total amount indicated on the claim request. This amount must not exceed your total plan-year election amount.
 - Dependent daycare expenses will be reimbursed based on the amount indicated on the claims request up to the total amount in your account (payroll deducted) at the time the claim is received. Total amounts must not exceed your plan-year election amount and must be submitted with appropriate documentation to verify eligibility of expenses.
- If I need to re-pay the plan for an ineligible expense, where do I send my repayments?

The P&A Group
Attention: State of Maryland FSA Plan
17 Court Street, Suite 500
Buffalo, NY 14202

Please make checks payable to the P&A Group.

Mobile Tools for Easy Account Management

P&A Group offers a variety of online digital resources to make managing your plan easier than ever before! From our mobile site to the QuikClaim claim electronic claim upload and text messaging features, we provide you with the most updated tools to help you use your FSA effectively and efficiently.

- Is there a way I can be notified when there's been activity on my account (i.e., debit card usage, claims status)?
 - Absolutely! We encourage you to update your e-mail address when logged into your My Benefits Account so that you can receive timely e-mail notifications regarding debit card usage, claim submission, claim denial, claim reimbursement, and periodic account balance statements.
- How can I check my claim status?
 - You can check your claim status by logging into your My Benefits account at www.MD.padmin.com and viewing your account details. Simply update your My Benefits account with your mobile device and text the code **CLM** to the number 70626 for live updates.

P&A Group Customer Service

Customer service hours are Monday - Friday, 8:00 AM - 10:00 PM ET. Speak with a customer service agent or chat with a representative via online webchat at www.MD.padmin.com → Online chat.

PHONE: (844) 638-1900
WEBSITE: www.MD.padmin.com
CLAIMS FAX: (844) 638-1901