FLEXIBLE SPENDING ACCOUNT FAQs

Flexible Spending Account (FSA) Rules

- When does the 2017 plan year begin and end?
- – The 2017 plan year starts on January 1, 2017 and ends on December 31, 2017.

- What is the grace period?
- – The grace period is an extension of the plan year during which expenses can still be incurred using funds left over from the previous plan year. The grace period only applies to the Healthcare FSA. For the 2017 plan year, the grace period runs until March 15, 2018.

- What is the run-out period?
- – The run-out period is the time during which you can submit a claim for either healthcare or dependent daycare expenses incurred during the plan year and grace period. For the 2017 plan year, participants have until April 15, 2018 to submit eligible expenses.

- What happens to unspent money in my account at the end of the year?
- – Unused money in your FSA does not rollover into the next plan year, so make sure to plan appropriately to use your funds by the end of the year.

- Can I transfer my Healthcare FSA balance to my Dependent Daycare FSA or vice versa?
- – No. You may not transfer balances between accounts. The money in each account can only be used for that account's eligible expenses.

Healthcare FSA Debit Card

- How will I receive my Healthcare FSA debit card?
- – When you enroll in the 2017 Healthcare FSA, a new debit card will be automatically mailed to your home mailing address.

- Can I use my new debit card for 2016 healthcare expenses or for the 2016 grace period?
- – Your new debit card will not work for the 2016 plan year. This card will be active beginning with the 2017 plan year on January 1. The 2016 grace period will be handled by ConnectYourCare.

- Does the debit card expire?
- – Your new debit card is good for three years from the date of issue. The expiration date is located on the front of your card. Make sure to keep your benefits card for the next plan year.

- Can I order a card for my dependent or spouse?
- – Yes, additional benefits cards can be ordered for your spouse or dependent over age 18 at no additional cost when you log into your P&A Account at www.MD.padmin.com. You can also order a replacement card if your card is lost or stolen.

FLEXIBLE SPENDING ACCOUNT FAQs

Claim Submission

- How do I submit a 2017 claim for reimbursement*?

– There are three ways to submit a claim for reimbursement:

QuikClaim - instantly submit claims and receipts directly from your smartphone.

Step 1. Capture a picture of your receipt or other supporting documentation of your eligible expense.

Step 2. Log into your P&A Account at www.MD.padmin.com from your mobile device by selecting Account Login and follow the prompts on your screen.

Electronic Claim Upload - submit claims directly online at P&A's website www.MD.padmin.com by logging into your P&A account. Select Upload a Claim under the Member Tools tab.

Fax or Mail a Paper Claim - claim forms are online at www.MD.padmin.com. Complete a form and fax or mail it to P&A Group.

FAX: (844) 638-1901
MAIL: P&A Group
17 Court St.
Suite 500 Buffalo, NY 14202

- What is the deadline for submitting claims for the 2017 plan year?

– You have until April 15, 2018, to submit all Healthcare and Dependent Daycare claims for the 2017 plan year.

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

Claim Reimbursement - How to Get Your Money!

- 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 instead.

- 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.

- If I need to re-pay the plan for an ineligible expense, where do I send my repayments?

– Please send repayments to:
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.

FLEXIBLE SPENDING ACCOUNT FAQs

Account Management Tools

- How can I access my P&A Account from my mobile device?
  – Go to www.MD.padmin.com on your smart phone or computer to access your account. You can submit a claim, view your claim status, check your account balance and more!

- 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 benefits card usage, claim submission, claim denial, claim reimbursement, and periodic account balance statements.

- How do I use the P&A Group text messaging features?
  – Update your P&A account profile with your mobile number and you can receive a text message with your desired account information!
    1. Log into your account at www.MD.padmin.com and under **Profile** enter your cell phone number.
    2. You will then be setup to use the text messaging feature. Text a code to the number 70626 and receive account updates.

P&A Text Codes

Feature	Text Code	Instructions
Account Balance	**BAL**	Text BAL to receive a text message with your account balance.
Claim Status	**CLM**	Check the status of your most recent claim.
History of Your Last Five Reimbursements	**HIS**	Instantly get an update on your last five reimbursements.
Deposit Update	**DEP**	View your last five deposits into your account(s).

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