



## FLEXIBLE SPENDING ACCOUNT FAQs



### Flexible Spending Account (FSA) 2019 Rules

- When does the 2019 plan year begin and end?
  - The 2019 plan year starts on January 1, 2019 and ends on December 31, 2019.
- What is the grace period?
  - The grace period is an employer-chosen provision that gives you two and a half months after the end of the plan year to incur eligible expenses, as long as you are actively enrolled as of the last day of the plan year. The grace period only applies to the Healthcare FSA. For the 2019 plan year, the grace period runs until March 15, 2020.
- 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 2019 plan year, participants have until April 15, 2020 to submit eligible expenses.
- What is the maximum amount I can contribute to the Healthcare FSA?
  - For 2019, the maximum annual election amount is \$2,650.
- What is the maximum amount I can contribute to the Dependent Daycare FSA?
  - For 2019, the maximum annual election amount is \$5,000.
- 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?
  - If this is your third year enrolling in the Healthcare FSA with P&A Group, your 2019 funds will automatically be added to your existing P&A debit card. Any remaining funds in your 2018 Healthcare FSA will be available on the debit card through the end of your 2018 grace period, March 15, 2019. When you swipe your card, any leftover funds from your 2019 Healthcare FSA will be used first, then the card will use funds from your 2019 Healthcare FSA. If you are enrolling in the Healthcare FSA for the first time, a new debit card will be automatically mailed to your home mailing address.
- 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](http://www.md.padmin.com). You can also order a replacement card if your card is lost or stolen.

## Claim Submission

- How do I submit a 2019 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](http://www.md.padmin.com) from your mobile device. Select 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](http://www.md.padmin.com) by logging into your P&A account. Select Upload Claim/Documentation under the Member Tools tab.

**Fax or Mail a Paper Claim** - claim forms are online at [www.md.padmin.com](http://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 2019 plan year?
- You have until April 15, 2020, to submit all Healthcare and Dependent Daycare claims for the 2019 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](http://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 requested documentation by logging into your My Benefits Account at [www.MD.padmin.com](http://www.MD.padmin.com). Under **Member Tools**, select **Upload Claim/Documentation**, 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.*

## Account Management Tools

- How can I access my P&A Account from my mobile device?
  - Go to [www.md.padmin.com](http://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](http://www.md.padmin.com) and under **Profile** enter your cell phone number.
    2. Once your profile is updated, text a code to the number 70626 and receive account updates.

P&A Text Codes

Feature	Text Code	Instructions
Account Balance	<b>BAL</b>	Text BAL to receive a text message with your account balance.
Claim Status	<b>CLM</b>	Check the status of your most recent claim.
History of Your Last Five Reimbursements	<b>HIS</b>	Instantly get an update on your last five reimbursements.
Deposit Update	<b>DEP</b>	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. Call (844) 638-1900 to speak with a customer service agent, or use P&A's online webchat at [www.md.padmin.com](http://www.md.padmin.com).

**PHONE:** (844) 638-1900

**WEBSITE:** [www.md.padmin.com](http://www.md.padmin.com)

**CLAIMS FAX:** (844) 638-1901