



FLEXIBLE SPENDING ACCOUNT FAQs



Flexible Spending Account (FSA) 2020 Rules

PLAN DATES

The 2020 plan year starts on January 1, 2020 and ends on December 31, 2020.

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 2020 plan year, the grace period runs until March 15, 2021.

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 2020 plan year, participants have until April 15, 2021 to submit eligible expenses.

Healthcare FSA Debit Card

- How will I receive my Healthcare FSA debit card?

If this is your second or third consecutive year enrolling in the Healthcare FSA with P&A Group, your 2020 funds will automatically be added to your existing P&A debit card. Any remaining funds in your 2019 Healthcare FSA will be available on the debit card through the end of your 2019 grace period, March 15, 2020. 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 2020 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, benefits cards can be ordered for your spouse/dependent over age

18. You can also order a replacement card if a card is lost or stolen. To order

a card, log into your account at md.padmin.com or contact P&A Group customer service (see page 3). There is no cost for additional/replacement cards.



2020 MAXIMUM ELECTION AMOUNTS

The maximum Healthcare FSA annual election amount is \$2,700; the maximum Dependent Daycare FSA annual election amount is \$5,000.

ACCOUNT BALANCES

Unused money in your FSA does not rollover into the next plan year, so make sure to plan appropriately and use your funds by the end of the year.

You may not transfer balances between accounts. The money in each account can only be used for that account's eligible expenses.

NEW FOR 2020

Effective January 1, 2020, the "www" will be removed from P&A's web URL; the updated address is md.padmin.com.

NEW!

Effective March 27, 2020, OTC items, including medications, are reimbursable eligible expenses under the CARES Act. Feminine care products are also eligible expenses. This provision is retroactive to January 1, 2020.

Merchants need to update their systems to allow Benefit Cards to work at the point-of-service for OTC expenses. This is tentatively expected to be completed by the middle of May. While merchants update their system, you can submit claims for eligible OTC expenses. Please see page 2 for more info.

How to Submit a Claim

• How do I submit a claim for reimbursement?
Choose from the options below to submit a claim*:

NEW!

P&A GROUP MOBILE APP - download our mobile app, now available on the App Store and Google Play. Search for "P&A Group" to get to the app.



Step 1. Tap the app icon on your mobile screen. Log into your account.

Step 2. Go to **Upload Claim/Documentation**.

MOBILE SITE QUIKCLAIM - 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 account at md.padmin.com from your mobile device. Select **Account Login** and follow the prompts on your screen.

ELECTRONIC CLAIM UPLOAD - submit claims online from your computer at md.padmin.com by logging into your P&A account. Select **Upload Claim/Documentation** under **Member Tools**.

FAX OR MAIL A PAPER CLAIM - claim forms are online at 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 2020 plan year?

You have until April 15, 2021, to submit all Healthcare and Dependent Daycare claims for the 2020 plan year.

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 you are submitting a claim for an OTC eligible expense, please submit it as a new claim.

**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?

Sign up for direct deposit to receive your reimbursement quickly. You can enroll in direct deposit from our mobile app, or log into your account at md.padmin.com. If you don't enroll in direct deposit, a reimbursement check will be mailed to you instead.

• If I am asked to provide documentation for an expense purchased with the debit card, where do I send it?

You can upload documentation from our mobile app, or log into your account at 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:

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

NEW!

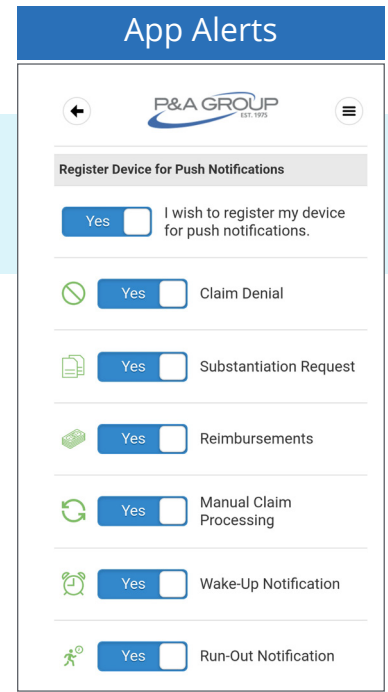
P&A GROUP MOBILE APP

Download our mobile app to upload claims/documentation, view account balance, enroll in direct deposit and more. You can also opt-in to receive alerts on your account. Update your preferences to opt in and out of alerts at any time.

MY BENEFITS ACCOUNT

Log into your My Benefits account from our mobile app, or log in from your device at md.padmin.com.

We also 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.



TEXT MESSAGE OPTION

Update your account profile with your mobile number and you get a text message with your account information.

P&A Text Codes		
Feature	Text Code	Details
Account Balance	BAL	Get 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 the last five deposits in your account(s).

Step 1. Log into your account at md.padmin.com and under **Profile** enter your cell phone number.

Step 2. Text a code (see below) to the number 70626 and receive account updates via text.

P&A Group Customer Service

Customer service hours are Monday - Friday, 8:00 a.m. - 10:00 p.m. ET. Call (844) 638-1900 to speak with a customer service agent, or use P&A's online webchat at md.padmin.com.

PHONE: (844) 638-1900

WEBSITE: md.padmin.com

CLAIMS FAX: (844) 638-1901

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