



Health Benefits



Putting the pieces together to improve your health

Welcome State of Maryland Employees!

Effective January 1, 2017, P&A Group will be your new Flexible Spending Account (FSA) Administrator. Below is a helpful resource that will guide you in your transition from your current vendor, ConnectYourCare, to the P&A Group. We want to make the transition as easy as possible for you. After reading, if you have additional questions please contact the P&A Group. We look forward to serving you in the new plan year!

Transitioning from ConnectYourCare to P&A Group



- What is the deadline to submit claims for the 2016 plan year?
 - All Healthcare and Dependent Daycare 2016 claims must be submitted to ConnectYourCare by April 15, 2017.
- What is the grace period?
 - If you have remaining funds as of December 31, 2016, participants have until March 15, 2017 to incur eligible healthcare expenses through ConnectYourCare. Dependent Daycare claims must be for dates on or before December 31, 2016.
- Will my new P&A debit card work during the 2016 grace period?
 - No, the P&A debit card cannot be used for the 2016 plan year or grace period that follows the 2016 plan year. The new P&A Group debit card is effective for the 2017 plan year.
- Will any documentation (i.e., Letter of Medical Necessity) be transferred to P&A Group from ConnectYourCare for the 2017 plan year?
 - No, per IRS guidelines, participants will have to re-submit this documentation to P&A Group as necessary.
- Where do I submit claims for my 2017 FSA?
 - All claims for the 2017 plan year must be submitted to the P&A Group (please see page 2 for instructions, as well as the flyer named "Where do I submit my expenses?").

Accounts Available

Healthcare FSA

Covers the cost of medical, dental, and vision expenses incurred by you and/or your eligible dependent(s). Eligible expenses include deductibles, co-pays, prescriptions, eyeglasses, and dental work.

Min. election amount: \$120 | Max. election amount: \$2,600

Dependent Daycare FSA

Covers the amount you pay to daycare centers, after school programs, day camp programs and eldercare facilities.

Min. election amount: \$120 | Max. election amount: \$5,000

2017 FSA Rules to Remember

- **Plan Year:** January 1 - December 31, 2017.
- **Grace Period:** An extension of the plan year where Healthcare FSA expenses can be incurred using leftover funds from the previous plan year. Participants have until March 15, 2018 to incur expenses. *Applies only to the Healthcare FSA.*
- **Run-Out Period:** Healthcare and Dependent Daycare claims must be submitted by April 15, 2018.
- **Use or Lose Rule:** Unused money does not roll over at the end of the plan year so plan carefully for predictable expenses.

P&A DEBIT CARD

When you enroll in the Healthcare FSA, a debit card will be mailed to your home mailing address automatically. 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 Healthcare 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 using one of the methods below. For all purchases, we encourage you to save your receipts in case documentation is requested.

NOTE: This card cannot be used at an ATM machine to withdraw cash.

Your debit card is valid for three years from the date of issue. When it is 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.



HOW TO SUBMIT A CLAIM FOR YOUR 2017 FSA*

For more information, please see the flyer "Where do I Submit My Expenses?," available at www.md.padmin.com.

QuikClaim

Instantly submit claims and receipts directly from your smartphone.

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

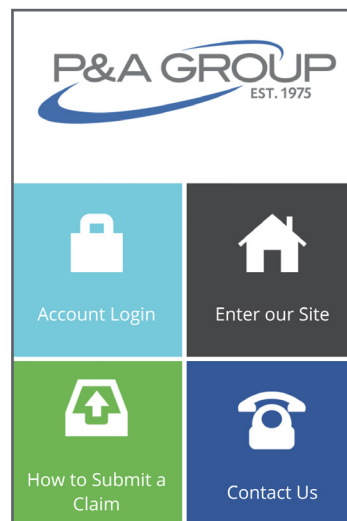
Electronic Claim Upload

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



FSA CALCULATOR

Use this online tool to help estimate your calculated savings when you sign up for an FSA. Log into your account at www.MD.padmin.com to access the calculator.

TEXT MESSAGING FEATURES

Log into your online P&A Account and update your profile with your mobile number. Then text one of the codes below to the number 70626 and you'll receive a text message with your account information!

- Account balance - text BAL
- Claim status - text CLM
- Deposit update - text DEP

QUESTIONS?

Customer service hours are M - F 8:00AM - 10:00PM ET.

PH: (844) 638-1900
 WEB: www.MD.padmin.com
 MAIL: 17 Court Street
 Suite 500
 Buffalo, NY 14202

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