

Your Guide to
Pre-Tax Savings

FSA Rules to
Remember

Plan Year

January 1, 2027 - December 31, 2027.

Health FSA Carry Forward

Participants can carry forward up to \$680 of unused Health Care FSA funds into the 2028 plan year, provided you have a minimum \$25 balance.

Dependent Day Care FSA
Grace Period

This is an additional two and a half months after the plan year ends during which participants can continue to incur dependent day care expenses. Participants have until March 15, 2028, to incur dependent day care expenses.

Run-Out Period

Participants have until March 31, 2028, to submit claims for Health Care FSA and Dependent Day Care FSA expenses.

Use or Lose Rule

Unused Dependent Care Account balances or any amount over \$680 in the Health Care FSA will not rollover. Remember, only contribute money you are confident you will use to pay for qualified expenses during the plan year.



What is a Flexible Spending Account?

A Flexible Spending Account (FSA) allows you to set aside a portion of your pay pre-tax to use for medical, dental, vision, and child care/elder care expenses that are not covered by insurance, or only partially covered. Because it is deducted from your pay before taxes, you can save up to 30% on your dollar (depending on your tax bracket)! Estimate how much you usually spend on these types of expenses in a year and set aside that dollar amount into your FSA.

Accounts Available

Health Care Flexible Spending Account

A Health Care FSA lets you set aside pre-tax dollars to pay for eligible medical, dental, and vision expenses for you and your eligible dependents.

Eligible expenses include:

- Deductibles and co-pays
- Prescriptions
- Eyeglasses and contact lenses
- Dental work
- Over-the-counter medications

Minimum annual election amount: \$120	Maximum annual election amount: \$3,400
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Dependent Day Care FSA

Set aside pre-tax dollars with a Dependent Care FSA to pay for eligible day care expenses for your child (under age 13) or qualifying dependent adult so that you (and your spouse, if applicable) can work, look for work and attend school full-time. **Please note this account does not reimburse medical expenses for your dependents.** It is for qualified day care expenses only.

Eligible expenses include:

- Day care centers
- After-school programs
- Summer day camps
- Eldercare
- Babysitters

Minimum annual election amount: \$120	Maximum annual election amount: \$7,500 per household
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P&A Benefits Card

Your employer offers a Benefits MasterCard for employees who participate in the plan. The Benefits MasterCard works like a debit card. When you incur an eligible expense, 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 Benefits 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 options below. For all purchases, we encourage you to save your receipts in case documentation is requested. A new card will be mailed to your home mailing address prior to the card expiring.



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

Claim Submission Options

Download P&A Group's Mobile App

Download P&A MyBenefits mobile app and log into your account. Go to the menu and tap **Upload Claim/Documentation** to submit your claims.

Upload a Claim

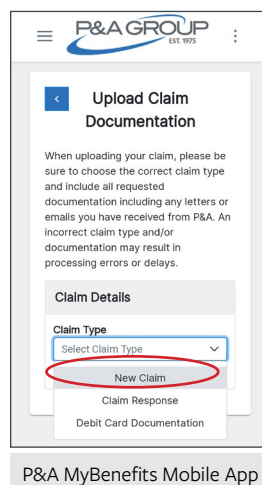
Submit claims through P&A's website ncflex.padmin.com by logging into your P&A account. Select **Upload Claim/Documentation** under **Member Tools**.

Fax or Mail a Paper Claim

Complete a claim form and fax or mail it to P&A Group. Claim forms are available when you log into your account at ncflex.padmin.com.

FAX: (877) 213-8917 | **MAIL:** P&A Group 6400 Main St. Ste 210 Williamsville, NY 14221

When submitting a claim make sure to include proof of service/documentation (e.g., Explanation of Benefits (EOB), itemized receipt).



Account Tools

P&A MyBenefits Mobile App

Manage your account through our mobile app. Go to the App Store or Google Play and search "P&A Group MyBenefits" to download it today!



FSA Calculator

Use this tool to help estimate your savings when you enroll in an FSA. Log into your P&A account at ncflex.padmin.com to access the calculator.

Text Message Options

Log into your online P&A Account and update your profile with your mobile number. Next, text one of the codes below to the number (716) 869-1703 and you'll receive a text message with your account information!

- Text BAL for account balance
- Text CLM for claim status
- Text DEP for deposit update

P&A Participant Support Center

HRS: Monday - Friday,
8:00 a.m. - 10:00 p.m. ET.

PH: (716) 362-5595 or
(866) 916-3475

WEB: ncflex.padmin.com

MAIL: 6400 Main Street
Suite 210
Williamsville, NY 14221