

HAMILTON COUNTY DEPARTMENT OF EDUCATION

FSA Rules to Remember

Plan Year

January 1, 2021 - December 31, 2021

Grace Period

*Applies to the Dependent Care Account only

A 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. Participants have until March 15, 2022 to incur Dependent Care expenses during the plan year.

Health FSA Carry Forward

An employer- chosen provision allowing up to a maximum of \$550 of unused Health FSA funds to roll over into the next plan year.

Run-Out Period

Participants have until March 31, 2022 to submit for expenses incurred during the plan year.

Use or Lose Rule

Unused account balances in the Dependent Care account will not rollover. Remember, only contribute money you are confident you will use to pay for qualified expenses during the plan year and grace period.

Your Guide to Pre-Tax Savings



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 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.

Minimum annual election amount: \$25

Maximum annual election amount: \$2,750

Dependent Care/Daycare Assistance Account

Covers the amount you pay to daycare centers, babysitters, after school programs and day camp programs (for dependents up to age 13) as well as eldercare facilities. *This account does NOT reimburse medical expenses for your dependent(s). It is for qualified daycare expenses only.*

\$5,000 (household annual maximum); \$2,500 if married and filing a separate return.

FLEXIBLE SPENDING ACCOUNT

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 present your Benefits 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 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 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.



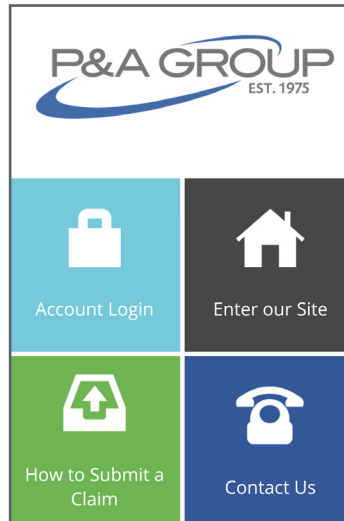
Your debit card is valid for three years from the date of issue. If this is your third year enrolling with P&A Group, you may be receiving a new benefits card in the mail. When it is time for you to receive a new card your card will automatically be mailed to your home address in a plain white envelope.

HOW TO SUBMIT A CLAIM

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.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.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 available online at www.padmin.com.

FAX: (877) 855-7105

MAIL: P&A Group 17 Court St. Ste 500 Buffalo, NY 14202

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

NOTE: You do not need to be enrolled in your company's health insurance plan in order to participate in the FSA.

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.padmin.com to access the calculator or go to www.padmin.com, select **Benefit Programs**, then **Tools & Resources**.

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, 8:30 am - 10:00 pm ET.

PH: (800) 688-2611

WEB: www.padmin.com

MAIL: 17 Court Street
Suite 500
Buffalo, NY 14202