Flexible Spending Account FAQs

NCFLEX
State Insurance Plans
NCFLEX.ORG

P&A GROUP
EST. 1975

FSA Rules

1. **If I don't use all of the money in my FSA(s), can I get it back or roll it over for the next year?**

New!

Effective for the 2018 plan year, unused Health Care FSA funds, up to $500, can now be rolled over into the 2019 plan year as long as you have a minimum balance of $25. The rollover applies to future plan years. You are not required to re-enroll in the next plan year in order to access rollover funds. Please note that this rollover feature only applies to the Health Care FSA .

Any unused money in your Dependent Day Care FSA cannot be refunded to you or rolled over into the FSA for the following year. You can incur eligible expenses until March 15, 2019 and be reimbursed with money from your 2018 Dependent Day Care FSA if you submit your claims no later than April 30, 2019.

2. **Can I transfer my Health Care Flexible Spending Account (HCFSA) balance to my Dependent Daycare Flexible Spending Account (DDCFSA)?**

No. You may not transfer balances between your Flexible Spending Accounts. The money in each account may only be used for that account's eligible expenses. Please plan carefully.

3. **If my spouse is contributing to a Health Savings Account (HSA), can I elect the NCFlex Health Care FSA?**

You will have to choose between either the NCFlex Health Care FSA or your spouse's HSA. Here's why: IRS regulations will not let your spouse contribute to an HSA if you participate in the NCFlex Health Care FSA. The FSA covers first dollar medical expenses of your spouse. This means your spouse has other medical coverage (the FSA) that can cover his/her expenses, regardless of whether the deductible has been met or not. Your enrollment in a FSA would make your spouse ineligible to contribute to his/her HSA. It doesn't matter if you never submit medical expenses from your spouse. It's enough that those expenses are considered eligible under your FSA. Because of this IRS regulation, you and your spouse need to determine the best option for your situation- your NCFlex Health Care FSA or your spouse's HSA.

4. **With FSA reimbursements received through direct deposit, what do I do if I switch banks or change bank accounts?**

You must change your bank account information directly with your HR/payroll system. Changes are then submitted electronically to P&A Group for processing.

FSA NCFlex Convenience Card

New! Starting in 2018, you can use the NCFlex Convenience Card to pay for eligible dependent care expenses, up to the amount available in your account.

5. **I thought I had to sign up for a Convenience Card, but I've also heard that all participants will get a card automatically. Which is the case?**

   If you enroll in a Health Care Flexible Spending Account or a Dependent Day Care FSA, you will automatically receive the NCFlex Convenience Card free of charge.

6. **How do I activate my card?**

   Your card is automatically active upon first use.

7. **Is there a charge for replacement cards? Can we obtain a card for a dependent/spouse?**

   P&A Group does not charge for a lost, stolen, replacement or dependent/spouse cards. Debit cards for a spouse and/or dependents over the age of 18 are available and can be ordered electronically online at **ncflex.padmin.com.** If you need assistance ordering a new card, please contact P&A Group's Customer Service Team (see page 5 for contact information).

8. **If I use up all my FSA money, can I throw away my card?**

   No, cards are good through three years from the date of issue and will not be automatically re-issued each January. The expiration date is also located on the front of each card. (Remember to re-enroll in the FSA during each annual enrollment period!)

Claim Submission

9. **How do I submit a claim for reimbursement*?**

   - **Electronic Upload**
     Submit a claim directly from your smartphone or computer. Capture a picture of your receipt or supporting documentation, and log into your P&A account from your mobile device, tablet or computer at ncflex.padmin.com. You can submit a claim request and upload the image of your receipt/documentation from your picture/document gallery. You can also complete a FSA claim form and submit via fax or mail.
   - **Fax:** Toll- free (877) 213-8917
   - **Mail:** P&A Group, Attn: State of North Carolina FSA Plan
     17 Court Street, Suite 500 Buffalo, NY 14202

   * Remember to complete all required information and sign your FSA claim form. Unsigned claim forms cannot be processed and will delay your reimbursement. When submitting documentation

for debit transactions, please remit a copy of the MBI Receipt Notification Letter. Please submit to the dedicated fax number and address listed on the letter for faster service.

10. **What type of documentation do I need to submit?**

    You must submit an itemized receipt or an Explanation of Benefits (EOB) if covered by your insurance, along with a claim form. Remember you must sign and submit the claim form via mail or fax, along with your documentation. ***For NCFlex Convenience Card users:*** You only need to submit sufficient documentation if P&A Group requests this information to you directly. If you do not receive communication sent to you, P&A has approved the transaction. If P&A Group requests documentation and it is not received within 40 days of the incurred date, card privileges will be suspended.

11. **What is the deadline for submitting 2018 claims for my HCFSA and DDCFSA?**

    The deadline to submit claims for the 2018 plan year is April 30, 2019.

    Dependent Day Care FSA
    If you enroll in the Dependent Day Care FSA, there is a two and a half month extension to incur expenses, which goes until March 15, 2019. 2018 claims with dates of service from January 1, 2018 through March 15, 2019 must be submitted to P&A Group via electronic claim upload, fax or mail by April 30, 2019.

    Health Care FSA

    New!

    You can submit claims for reimbursement from your 2018 Health FSA between January 1, 2018 and December 31, 2018, provided you remain in the plan for all of 2018. After December 31, 2018, any balance in your account, up to $500, will be rolled over into the 2019 plan year provided you have a minimum balance of $25. If you have a rollover from your 2018 account and also re-enroll in the 2019 plan, your NCFlex Convenience card will reduce any remaining balance from your 2019 account balance first, then your rollover account.

12. **Can I check my claim status online? What is the web address and how do I log on?**

    Yes, you can check your claim status and view account details online when you log into your account at ncflex.padmin.com. (If this is your first time logging in, click the "first time logging in" hyperlink to set up your unique login credentials.) You can also receive claim status updates through text messages by updating your account profile with your mobile number. Once completed, text the code **CLM** to the number **70626** and receive a text message with your claim update.

13. **What will the turnaround time for claims processing?**

    P&A Group processes claims 24 hours a day/7 days a week. Claims, on average, take 3-5 business days for approval and, pending the availability of funds for the Dependent Day Care FSA, reimbursements are issued to the participants the next business day.

14. **What is the HIPAA authorization form and why do I need to fill one out?**

This form authorizes another person to have access to your protected health information. If you are unable to contact P&A Group regarding your personal claims information, this completed form will allow P&A Group to share some of that information with your named representative. For instance, let's say that you enroll in the NCFlex Health Care FSA. Your spouse uses the account for an eligible medical expense and later has a question about a claim for the expense. Your spouse contacts the P&A Group about the inquiry. P&A can't speak to your spouse because you have not signed the HIPAA authorization form, which essentially says that the account holder (in this case, you) gives permission for a named representative to inquiry about any claims associated with the account.

Completing this form is important because it allows a designated person to speak on your behalf. Please visit ncflex.padmin.com and log into your P&A account to fill out the HIPAA authorization form electronically. This is the fastest and easiest way to submit the form. You can also access the NCFlex HIPAA form at ncflex.org and submit the form via fax or mail to the appropriate vendor.

Claim Reimbursements

15. **Is direct deposit mandatory or can a live check be issued?**

    Direct deposit is a mandatory requirement per the State of North Carolina.

16. **Is documentation still required on all Convenience Card purchases?**

    No. P&A Group will notify the participant of any NC Flex Convenience Card purchase that needs documentation. If P&A Group does not request documentation from you via mail or e-mail, you do not need to substantiate the Convenience Card purchase. If P&A Group does notify you, please follow the instructions on the letter you receive.

17. **Is there a way I can be notified when there's been activity on my account (Convenience Card use, claims status, etc.)?**

    Yes, if your e-mail address is provided to P&A Group, notifications are sent to you regarding Convenience Card usage, claim submission, claim denial, claim reimbursement, and periodic account balance statements.

18. **I received a notice that a reimbursement was sent to my bank on x/x/xxxx, but when I checked my bank balance online, it wasn't there. Why?**

    There could be a few reasons for this. Upon receipt of banking information, P&A Group verifies all banking information and will receive a notice back from your banking institution when the account has been verified. This process may take up to five days. Once this is received from your banking institution, all reimbursements will be sent to you via direct deposit. If your bank account is successfully updated and there is still a delay, it may be a timing delay of when your banking institution processes funds from P&A Group. It may take on average 2-4 days for your banking institution to process funds. If there is a longer delay, you may contact P&A Group, who will contact your banking institution.

19. **If I need to re-pay the plan for an ineligible expense, where do I send my NCFlex Convenience Card repayments?**

    P&A Group, Attention: State of North Carolina FSA Plan
    17 Court Street, Suite 500
    Buffalo, NY 14202

    Make checks payable to P&A Group. Please include a copy of the NCFlex Convenience Card letter with your repayment.

P&A Group Contact Information

Customer service hours are Monday – Friday, 8:00 am- 10:00 pm ET.

Website: ncflex.padmin.com

Customer Service: Toll-free (866) 916-3475

Receive your account balance via text message. Update your P&A online profile with your mobile number by logging into your account, and then text the word BAL to the number 70626.