

Hennepin County

FSA Rules to Remember

Plan Year

1/1/2025 - 12/31/2025

Health Care Expense Account Carry Forward

Allows up to a maximum of \$640 of unused Health Care funds to roll over into the next plan year. Unused account balances over \$640 will not rollover.

Dependent Care Assistance & Adoption Assistance Grace Period

A provision that gives you two and a half months after the end of the plan year to incur eligible dependent care or adoption expenses, as long as you are actively enrolled as of the last day of the plan year. Participants have until March 15, 2026 to incur expenses for the January 1, 2025 - December 31, 2025 plan year.

Run-Out Period

Participants have until March 31, 2026 to submit for expenses incurred during the plan year and grace period.

Use or Lose Rule

Unused account balances in the Dependent Care Assistance and Adoption Assistance accounts, and unused amounts over \$640 in the Health Care Expense 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, child care/elder care and adoption 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 Expense Account

Covers the cost of eligible medical, dental, and vision expenses incurred by you or your eligible dependent(s). Please refer to the Eligible Dependent Defined sheet or click [here](#). Eligible expenses include deductibles, co-pays, prescriptions, eyeglasses, and dental work.

Maximum annual election amount: \$3,200

Dependent Care Assistance Account

Covers the amount you pay to daycare centers, babysitters, after school programs, day camp programs and eldercare facilities. This account does NOT reimburse medical expenses for your dependent(s). It is for qualified child or elder care expenses only for dependent children under the age of 13 - and children 13 and over, a spouse, parents, or other adults who you can claim as a tax dependent, who reside with you and who are physically or mentally incapable of self-care.

Maximum annual election amount: \$5,000

Adoption Assistance Account

Covers the cost of adoption related expenses that you incur in the process of legally adopting a child, including attorney and travel fees. If you are in the process of adopting a child and want to enroll in this account, please contact P&A Group for further guidance.

Maximum annual election amount: \$16,810

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

FLEXIBLE SPENDING ACCOUNT

P&A Benefits Card

The county 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 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.

The expiration date of your Benefits Card is located on the front of the card. A new card will be automatically mailed to your home address when it's time for you to receive a new card.

How to Submit Claims

P&A Group Mobile App

Download our mobile app and log into your account. Go to the menu and tap Upload Claim/Documentation to submit your claims.

Upload a Claim

Upload a claim by logging into your account at hennepin.padmin.com. Select Upload Claim/Documentation under Member Tools.

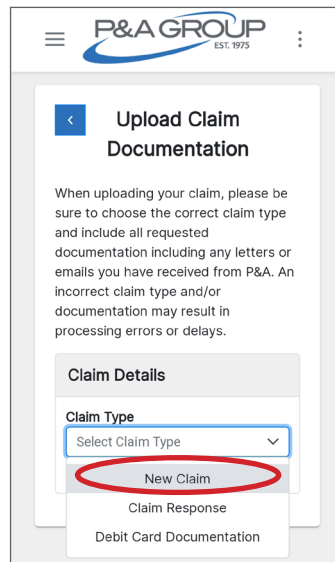
Fax or Mail a Claim

Complete a claim form and fax or mail it to P&A Group. Claim forms are available online at hennepin.padmin.com

FAX: (833) 752-9412

MAIL: P&A Group 6400 Main Street, Suite 210 Williamsville, NY 14221

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

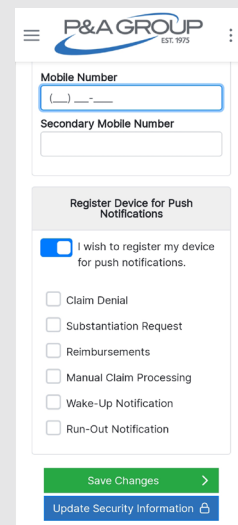


Mobile App

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!



- ✓ Register for account alerts
- ✓ Submit claims
- ✓ Order a Benefits Card
- ✓ Check your account balance & more!



Opt-in to get account alerts



FSA Calculator

Estimate your potential FSA savings with P&A's FSA calculator at hennepin.padmin.com. Click "Participant Information" and scroll to the bottom of the page.

Questions?

HRS: M-F, 7:30 am - 9:00 pm CT.

PH: (716) 362-5422 or
(833) 752-9413

WEB: hennepin.padmin.com

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