



# Health Benefits

*Together, we are working toward a healthier community*



## New COVID Updates

The State of Maryland has adopted temporary provisions to the 2020 and 2021 Flexible Spending Account, which are meant to provide account holders with relief during the ongoing pandemic. Please see the new “COVID Update” icon to indicate a change to your 2021 account.

## Flexible Spending Account (FSA) 2021 Rules

### PLAN DATES

The 2021 plan year starts on January 1, 2021 and ends on December 31, 2021.

### GRACE PERIOD

The grace period is an employer-chosen 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.



For the 2021 plan, the grace period has been extended to December 31, 2022 to give participants more time to exhaust their unused funds. The grace period will also temporarily apply to the Dependent Daycare FSA. Healthcare and Dependent Daycare FSA participants have from January 1, 2021 - December 31, 2022 to use funds in their 2021 FSA.



### RUN-OUT PERIOD

The run-out period is the time during which you can submit a claim for either healthcare or dependent daycare expenses incurred during the plan year and grace period. Because your grace period is temporarily extended, your run-out period will also be temporarily altered. For the 2021 plan year, participants have until April 15, 2023 to submit eligible expenses.

## Healthcare FSA Debit Card



- How will I receive my Healthcare FSA debit card?  
If this is your second or third consecutive year enrolling in the Healthcare FSA with P&A Group, your 2021 funds will automatically be added to your existing P&A debit card. Any remaining funds in your 2020 Healthcare FSA will be available on the debit card through the end of the extended grace period, December 31, 2022.

When you swipe your card, any leftover funds from your 2020 Healthcare FSA will be used first, then the card will use funds from your 2021 Healthcare FSA. If you are enrolling in the Healthcare FSA for the first time, a new debit card will be automatically mailed to your home mailing address.

- Does the debit card expire?  
Your new debit card is good for three years from the date of issue. The expiration date is located on the front of your card. Make sure to keep your benefits card for the next plan year.

- Can I order a card for my dependent or spouse?  
Yes, benefits cards can be ordered for your spouse/dependent over age 18. You can also order a replacement card if a card is lost or stolen. To order a card, log into your account at md.padmin.com or contact P&A Group customer service (see page 3). There is no cost for additional/replacement cards.

### 2021 MAXIMUM ELECTION AMOUNTS

The maximum Healthcare FSA annual election amount is \$2,750; the maximum Dependent Daycare FSA annual election amount is \$5,000.

### ACCOUNT BALANCES

While unused money in your FSA does not rollover into the next plan year, with the temporary COVID-19 provision you have additional time to spend your 2021 funds and incur eligible expenses. For the 2021 plan year, you have until December 31, 2022 to exhaust your account balances. As a reminder, you may not transfer balances between accounts. Additionally, the money in each account can only be used for that account’s eligible expenses.



## OTC CARES Act Update

Effective March 27, 2020, OTC items, including medications, are reimbursable eligible expenses under the CARES Act. Feminine care products are also eligible expenses. This provision is retroactive to January 1, 2020.

## How to Submit a Claim

- How do I submit a claim for reimbursement?  
Choose from the options below to submit a claim\*:

### P&A GROUP MOBILE APP



Download our mobile app, now available on the App Store and Google Play. Search for “P&A Group” to get to the app.

Step 1. Tap the app icon on your mobile screen. Log into your account.

Step 2. Go to Upload Claim/Documentation.

### MOBILE SITE QUIKCLAIM

Submit claims and receipts directly from your smartphone.

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

Step 2. Log into your account at md.padmin.com from your mobile device. Select Account Login and follow the prompts on your screen.

### ELECTRONIC CLAIM UPLOAD

Submit claims online from your computer at md.padmin.com by logging into your P&A account. Select Upload Claim/Documentation under Member Tools.

## Claim Reimbursement - How to Get Your Money!

- How do I receive my reimbursement?  
Sign up for direct deposit to receive your reimbursement quickly. You can enroll in direct deposit from our mobile app, or log into your account at md.padmin.com. If you don't enroll in direct deposit, a reimbursement check will be mailed to you instead.

- If I am asked to provide documentation for an expense purchased with the debit card, where do I send it?

You can upload documentation from our mobile app, or log into your account at MD.padmin.com. Under Member Tools, select Upload Claim/Documentation, then choose Request for Debit Card Documentation.

### FAX OR MAIL A PAPER CLAIM

Claim forms are online at 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

- What is the deadline for submitting claims for the 2021 plan year? You have until April 15, 2023, to submit all Healthcare and Dependent Daycare claims for the 2021 plan year.

COVID Update

Medical, dental, vision expenses will be reimbursed based on the total amount indicated on the claim request. This amount must not exceed your total plan-year election amount.

Dependent daycare expenses will be reimbursed based on the amount indicated on the claims request up to the total amount in your account (payroll deducted) at the time the claim is received. Total amounts must not exceed your plan-year election amount and must be submitted with appropriate documentation to verify eligibility of expenses.

If you are submitting a claim for an OTC eligible expense, please submit it as a new claim.

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

You can also fax the requested documentation to (844) 633-5399.

- If I need to re-pay the plan for an ineligible expense, where do I send my repayments?

Please send repayments to:

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

Please make checks payable to the P&A Group.

# FLEXIBLE SPENDING ACCOUNT FAQS

## Mobile Tools

### P&A GROUP MOBILE APP

Download our mobile app to upload claims/documentation, view account balance, enroll in direct deposit and more. You can also opt-in to receive alerts on your account. Update your preferences to opt in and out of alerts at any time.

### MY BENEFITS ACCOUNT

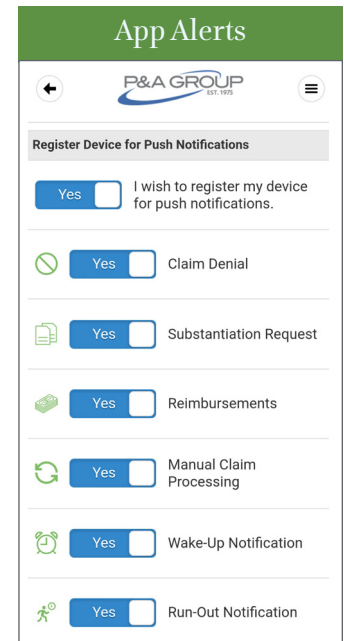
Log into your My Benefits account from our mobile app, or log in from your device at md.padmin.com.

We also encourage you to update your e-mail address when logged into your My Benefits Account so that you can receive timely e-mail notifications regarding benefits card usage, claim submission, claim denial, claim reimbursement, and periodic account balance statements.

### TEXT MESSAGE OPTION

Update your account profile with your mobile number and you get a text message with your account information.

- Step 1. Log into your account at md.padmin.com and under Profile enter your cell phone number.
- Step 2. Text a code (see below) to the number 70626 and receive account updates via text.



### P&A Text Codes

Feature	Text Code	Details
Account Balance	<b>BAL</b>	Get your account balance
Claim Status	<b>CLM</b>	Check the status of your most recent claim.
History of Your Last Five Reimbursements	<b>HIS</b>	Instantly get an update on your last five reimbursements.
Deposit Update	<b>DEP</b>	View the last five deposits in your account(s).

## P&A Group Customer Service

Customer service hours are Monday - Friday, 8:00 a.m. - 10:00 p.m. ET. Call (716) 362-5570 or (844) 638-1900 to speak with a Participant Support Specialist, or use P&A's online webchat at md.padmin.com.

**PHONE:** (716) 362-5570 or (844) 638-1900

**WEBSITE:** md.padmin.com

**CLAIMS FAX:** (844) 638-1901

Effective January 1, 2020, the "www" was removed from P&A's web URL; the updated address is md.padmin.com.