

Manatt's & Affiliates

FSA Rules to Remember

Plan Year

1/1/2020 - 12/31/2020

Health FSA Carry Forward

An employer- chosen provision allowing up to a maximum of \$500 of unused Health FSA funds to roll over into the next plan year.

Run-Out Period

Participants have 60 days after the end of the plan year to submit claims for expenses incurred during the plan year.

Use or Lose Rule

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

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.

Maximum annual election amount: \$2,700

Dependent Care/Daycare 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 daycare expenses only.*

Maximum election amount: \$5,000

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

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, 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 Benefits 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. A new card is automatically mailed to your home address when it's time for you to receive a new one.

4 WAYS TO SUBMIT YOUR 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.

QuikClaim from Your Smartphone

Capture a picture of your receipt or other supporting documentation of your eligible expense. 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 from Your Computer

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

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

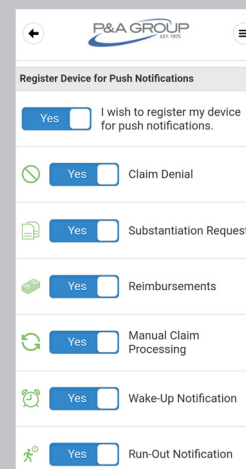
Mobile App

NEW

Manage your account through our mobile app. Go to the App Store or Google Play and search "P&A Group" 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 calculated savings when you enroll in an FSA. Log into your account at www.padmin.com and scroll down to Related Resources to get the calculator.

QUESTIONS?

Customer service hours are Monday - Friday, 8:30 am - 10:00 pm ET.

PH: (800) 688-2611

WEB: www.padmin.com

MAIL: 17 Court Street

Suite 500

Buffalo, NY 14202

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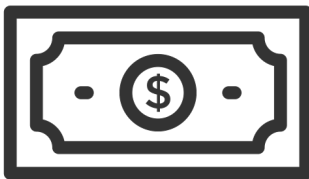
WITHOUT AN FSA



Meet Ed.



He has a monthly prescription with a \$10 co-pay.



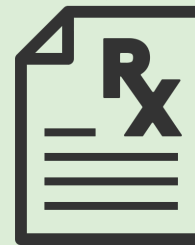
Ed pays a total of \$120 every year for his prescription. The prescription is crucial for Ed, so he knows he has to pay for it no matter what.

Ed hears about a way to save 30% on every dollar, so he decides to learn more about how an FSA can help with his goals of saving money on necessary expenses.

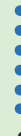
WITH AN FSA



Ed signs up for a Health FSA and sets aside \$120 into his account.



He has a monthly prescription with a \$10 co-pay.



Since Ed uses his FSA to fund his co-pay, he saves approximately \$30 because of the pre-tax savings an FSA offers. It's like getting three months of his prescription for **FREE!**

Can you think of another benefit that costs you NOTHING to participate in and gives you this kind of savings?!

Don't know what to spend your FSA money on?

Here are thousands of ideas!

Did you know you could use your FSA to save on everyday health? FSA Store works directly with manufacturers and has thousands of high-quality and guaranteed FSA-eligible products. Enjoy free shipping on \$50+ orders, product authenticity and 24/7 support, plus some surprisingly-eligible products! Visit fsastore.com/PA20 and use code PA20OFF to save \$20 off your purchase of \$200 or more.

SolRX Lip Balm

Get sun and wind protection in an all-natural, environmentally-friendly product for every season.



dpl Acne Treatment

Non-medicated acne treatment right from home! Get treatment in just 8 minutes and be on your way to healthier skin.



Sea-Band

Go wherever adventure takes you. With Sea-Bands you have a drug-free and effective way to combat nausea when you're on-the-go.



Owlet Smart Sock 2 Baby Monitor

The Owlet Smart Sock tracks your baby's heart rate and oxygen levels using clinically-proven pulse oximetry. So you (and your baby) can sleep soundly.

For the largest selection of qualified products, visit [FSA Store!](https://fsastore.com)



24/7 Customer Support



100% Product Authenticity



Free Shipping on \$50+ Orders



Smarty Pants Organic Prenatal Vitamins

With 16 essential nutrients for growth, digestive and brain development, you can ensure that you and your baby are in the best hands possible.



Kanjo Aroma Lavender Acupressure Pillow

The acupuncture treatment (with a sweet lavender smell) you want with the comfort of being at home.



Boogie Wipes Saline Nose Wipes

Boogie Wipes are a gentle, easy alternative to dry tissues and can soothe even the most tender noses.

BSN Jobst Compression Stockings

Featuring a 3-D knit structure and air-covered spandex yarn, these compression stockings are comfortable for all-day wear.

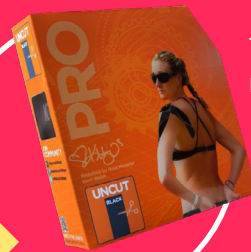


Braun Thermo Scan 7 Ear Thermometer

With a patented pre-warmed tip, Braun thermometers minimize the cooling effect of the ear canal and provide accurate measurements for any age.

KT Tape Pro Jumbo Black Tape

KT Tape uncut roll gives you the flexibility of being able to measure to your exact needs and adapt no matter what the activity.



Readers.com The Red Bluff +2.00 Black Reading Glasses

Readers.com glasses are the perfect trendy look with metal accents, versatile color choices, and a retro shape.



AccuRelief Single Channel TENS

A personal and portable TENS unit that delivers prescription-strength relief and allows you to choose from six preset body programs tailored for specific pain areas.



For the largest selection of qualified products, visit FSA Store!



24/7 Customer Support



100% Product Authenticity



Free Shipping on \$50+ Orders



Spenco RX Ball-Of-Foot Cushions

Slip-resistant design for targeted metatarsal arch cushioning for all day comfort and cushion!



DonJoy Advantage Golf/Tennis Elbow

Lightweight and molded padding to give pain relief associated with golf or tennis elbow.



Dr Ho's Foot Circulation Promoter

Clinically proven to increase blood flow and circulation while easing muscle tension.



Navage Saline Nose Cleanser

Flushes out allergens, mucus and germs so your nose feels cleaner than ever. Perfect for the icky flu season.



MedCline Reflux Relief System

The new and better way to avoid acid reflux is here with Medcline's Reflux Relief System. A bundle exclusive to FSAstore.com, you'll get the complete set with a case for both systems, to ensure a better sleep wherever you are.



Caring Mill Heating Pad

The key to pain relief can be as simple as a heating pad. And for every Caring Mill purchase, we make a donation to the Children's Health Fund.



Johnson & Johnson Red Cross® All Purpose First Aid Kit

Clean, treat, protect, and care for cuts, scrapes, minor burns, itches, pain, skin rashes and insect bites.



Supergoop! Forever Young Body Butter SPF 40

Broad-spectrum sun protection that restores dry skin, improves skin texture and prevents signs of UV photoaging on the body.

For the largest selection of qualified products, visit FSA Store!



24/7 Customer Support



100% Product Authenticity



Free Shipping on \$50+ Orders