Flexible Spending Account (FSA) 2022 Rules

**PLAN DATES**
The 2022 plan year starts on January 1, 2022 and ends on December 31, 2022.

**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. The grace period only applies to the Healthcare FSA. For the 2022 plan year, the grace period runs until March 15, 2023.

**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. For the 2022 plan year, participants have until April 15, 2023 to submit eligible expenses.

**2022 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**
Unused money in your FSA does not rollover into the next plan year, so make sure to plan appropriately and use your funds by the end of the year. You may not transfer balances between accounts. The money in each account can only be used for that account’s 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 2022 funds will automatically be added to your existing P&A debit card. Any remaining funds in your 2021 Healthcare FSA will be available on the debit card through the end of the grace period, March 15, 2023. (As a reminder, there is a temporary COVID-19 provision for the 2021 plan that extends the grace period to March 15, 2023.)
  When you swipe your card, any leftover funds from your 2021 Healthcare FSA will be used first, then the card will use funds from your 2022 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.
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.

- 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 a 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.

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 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.

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.

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

Reminder: effective January 1, 2020, the “www” was removed from P&A’s web URL; the updated address is md.padmin.com.