


FLEXIBLE SPENDING ACCOUNT



*A user guide for
managing your
FSA for you and
your family.*

www.padmin.com

P&A BENEFITS CARD

P&A offers a Benefits MasterCard to participating employers who choose this option for their employees. The Benefits Card works like a debit card. When you incur an eligible expense present your Benefits Card to the provider of the goods or services you are purchasing. Swipe your card at the point-of-service and the expense will automatically be deducted from your Flexible Spending Account balance. If you are unable to use your Benefits Card you can still be reimbursed for all eligible expenses. See below.

The debit card is valid for three years from the date of issue. When it's time for you to receive a new card, your card will automatically be mailed to your home address in a plain white envelope. Additional cards may be ordered online for your spouse or eligible dependent (must be 18 years old). To order a Benefits Card online log into your P&A Account.



Use your Benefits Card to purchase eligible FSA products right at the point-of-service!

HOW TO SUBMIT A CLAIM

Submit a claim electronically through one of our paperless options. It's secure, quick and easy- perfect for your busy lifestyle.

QuikClaim Mobile Claim Submission*

Submit a claim directly from your smartphone! First, capture a picture of your receipt or other supporting documentation for your eligible expense. Next, go to our website on your smartphone - www.padmin.com- and log into your P&A Account. Select **Upload** and follow the prompts on your screen.

Upload a Claim Electronically

Upload proof of purchase for your eligible expense (i.e., cash register receipt, EOB) by first scanning the documentation into your computer. Then log into your account and select **Upload Claim/Documentation**.

File a Paper Claim

Claims can also be faxed or mailed to us. Complete a claim form (log into your account at www.padmin.com to access and print the form) and fax or mail to P&A Group, along with proof of purchase of your eligible expense (i.e., itemized receipt, EOB).

Toll-free fax: (877) 855-7105

Mail: 17 Court Street, Suite 500 Buffalo, NY 14202

Claims can be submitted for reimbursement for qualified expenses incurred during the plan year. Each plan allows for a "run-out" period at the end of the plan year where claims incurred during the plan year can be submitted. (Refer to your plan summary for the "run-out" time period allowed.)

Reimbursements are based on when the service is provided, not when the service is billed or paid.

*Not all mobile claim upload features are currently available on all mobile devices or with all operating systems. Wireless carrier fees may apply. Requires at least a 2-megapixel.

CLAIMS & REIMBURSEMENT FAQs

How does P&A reimburse me?

The quickest way to receive your money is by direct deposit to your personal checking or savings account. You can sign up for direct deposit by completing and submitting the direct deposit authorization agreement (see page 17). You can also receive your money via check mailed to you at home. Once enrolled in direct deposit, all deposits are made via direct deposit until we are otherwise notified.

What is the maximum amount I can be reimbursed?

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 care 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.

Minimum check reimbursement amount is \$25.00

Minimum direct deposit reimbursement amount is .25¢

What documentation do I need to submit in order to get reimbursed?

FOR THE HEALTH FSA:

- Insurance company statement or Explanation of Benefits (EOB)
- Itemized bill from the provider showing date of service, services rendered, provider of service, amount paid and, if applicable, amount covered by insurance
- Prescription claims MUST include the Rx pharmacy receipt with Rx number. Credit card receipts are not acceptable

FOR THE DEPENDENT CARE ASSISTANCE ACCOUNT:

A claim must include the name, address and taxpayer identification number of the dependent care service provider. In the case of a babysitter, the taxpayer identification number is the babysitter's Social Security Number. If you cannot remit a copy of your bill/contract, your daycare provider can sign your claim form which you can then upload as your "receipt."

RECEIVE FASTER REIMBURSEMENTS! ENROLL IN DIRECT DEPOSIT!

Go green with this paperless process and enjoy receiving your reimbursement quicker, without the hassle of a check.

Upload claims directly from your smartphone when you go to www.padmin.com and log into your account. It's fast, secure and built to meet your on-the-go needs!

P&A GROUP MOBILE TECHNOLOGY

Getting quick and easy access to your account(s) on the go has never been easier! P&A Group offers you a variety of mobile tools to make managing your account easy, convenient and effective - the way it should be.

MOBILE SITE

Our mobile site allows you to manage your account directly from your smartphone or mobile device. You can check your account balance, submit a claim, contact us with a question or check out account tools to help oversee your plan. Visit www.padmin.com on your mobile device.

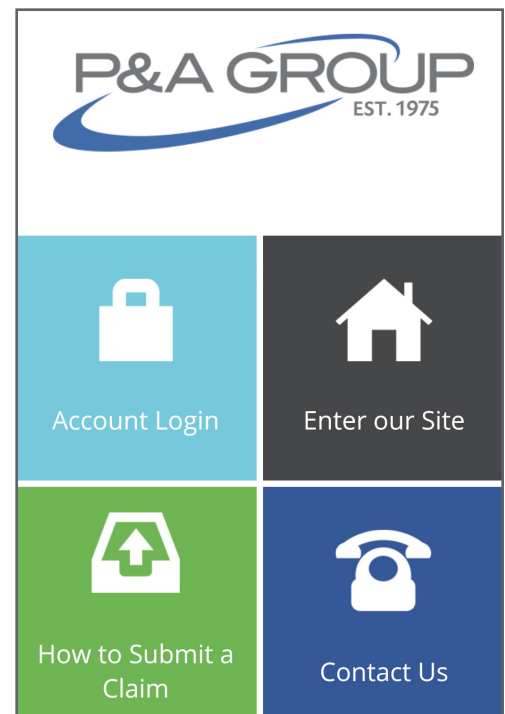
QUICKCLAIM

Submit your claims electronically. Log into your account and upload a claim, along with any supporting documentation.

TEXT MESSAGING OPTIONS

Receive on-the-go account information via text message once you update your online profile with your mobile number. To update your profile, log into your P&A account at www.padmin.com (select **Login**, then **Employees**.) After your account is updated with your mobile number, you can text codes to the number 70626 and instantly receive updated account details!

FEATURE	TEXT CODE	INSTRUCTIONS
Account balance	BAL	Text BAL to receive a text message with your account balance
Claim Status	CLM	Check the status of your most recent claim
History of Last Five Reimbursements	HIS	Instantly get an update on your last five reimbursements
Deposit Update	DEP	View your last five deposits into your account(s)



P&A'S MOBILE SITE
Visit www.padmin.com on your smartphone!

QUESTIONS ABOUT YOUR PLAN? WE'RE HERE TO HELP

Customer Service Options

- 24/7 account access via IVR at (800) 688-2611
- Toll-free account information available in English & Spanish
- Customer service representatives available Monday through Friday: 8:30AM to 10:00PM ET
- Live online chat available during customer service hours

Phone: (800) 688-2611 **Web:** www.padmin.com **Mailing Address:** 17 Court Street, Suite 500 Buffalo, NY 14202

VISIT OUR WEBSITE

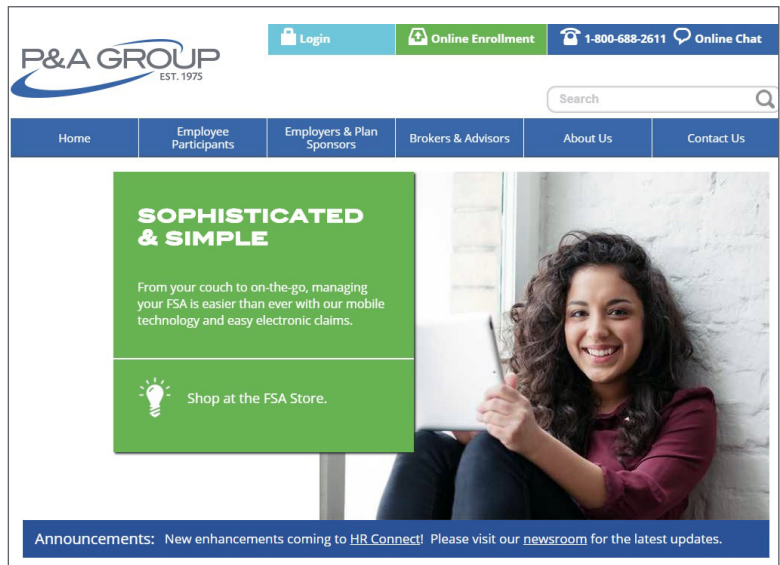
Managing your plan should be simple. At P&A we provide you with the convenience and dedication you deserve to ensure you have the best tools for your account. Check out our website at www.padmin.com for the latest information on all your benefit needs. Discover our streamlined tools and applications built specifically for you, to make account management convenient and straightforward. View your account balance or claim history, submit a claim electronically, or talk with a customer service representative through our live online web chat.

First Time Users

Access your account online by using our secure website www.padmin.com. Select the Login icon at the very top of the homepage and choose Employees. When you first log in, you must create a username and password. Follow the prompts on the screen.



@ www.padmin.com



FSA STORE

Shop for exclusively stocked FSA products and services through FSA Store, P&A's vendor partner and one stop shop for your FSA needs!

Visit www.padmin.com/fsaextras and get instant access to great deals and more, including an FAQ Learning Center and upfront answers about which items require a physician's prescription.

Browse eligible items and start saving money today!



SAMPLE ELIGIBLE EXPENSES FOR FSA REIMBURSEMENTS

Eligible Health FSA Expenses

- Acupuncture
- Alcoholism treatment
- Ambulance hire
- Artificial teeth/dentures
- Bandages
- Blood pressure monitors
- Braces
- Braille-books and magazines
- Breast pumps and lactation supplies
- Cancer screening
- Chiropractors
- Co-insurance amount you pay
- Co-pay amount you pay
- Condoms
- Contact lenses and eyeglasses
- Contact lens solutions
- Cold/Hot Packs
- Cost of operations and related treatments
- Crutches
- Deductible medical coverage (amounts you pay)
- Dental fees
- Diabetic supplies
- Drug addiction treatment
- Eye exams, eye glasses, eye surgery
- Fertility treatments (in vitro fertilization, surgery)
- Guide dog/service animal (including purchase, maintenance)
- Intellectually/developmentally disabled person's school and education (i.e., payments made for a mentally impaired or physically disabled person to attend a special school including tuition, meals and lodging)
- Hearing devices and batteries
- Hospital services
- Incontinence products
- Insulin
- Laboratory fees
- Lead-base paint removal (for children with lead poisoning)
- Medical alert bracelets
- Medical information plan
- Mentally handicapped persons cost of special home care
- Nurses fees (including nurses' board and social security tax paid by you)
- Obstetrical expenses
- Operations
- Oxygen
- Prosthesis
- Pregnancy tests
- Psychiatrists' and psychologists' fees
- Radial keratotomy and Lasik eye surgery
- Roling therapy
- Routine physical & other non diagnostic services or treatments
- Smoking cessation programs
- Speech Therapy
- Special education for the blind
- Special plumbing for handicapped
- Sterilization (i.e., tubal ligation, vasectomy)
- Surgical fees
- Telephone, special for hearing impaired
- Television audio display equipment for hearing impaired
- Therapeutic care for drug and alcohol addiction received as medical treatment
- Thermometers
- Transportation expenses for person to receive medical care
- Vaccines
- Walkers
- Wheelchair
- X-rays
- Fiber supplements
- First-aid cream
- Glucosamine
- Hemorrhoid treatments
- Humidifier
- Hypnosis
- Infertility treatments
- Lactose intolerance tablets
- Lamaze classes
- Latex gloves
- Laxatives
- Massage therapy
- Menstrual pain relievers
- Mineral supplements
- Motion sickness pills
- Nasal spray and strips
- Nicotine gum, patches
- Occupational therapy
- Orthopedic shoe inserts
(Reimbursement is permitted for the cost difference between orthopedic shoes and regular shoes.)
- Over-the-counter medications
- Petroleum jelly
- Prenatal vitamins
- Rogaine®
- Scooter, electric
- Sinus medication
- Stomach & Digestive relief items
- Sunburn cream (Solarcaine)
- Toothache and teething pain relievers
- Umbilical cord blood storage
- Urinary pain relief medication
- Varicose vein, treatment of
- Vitamins
- Wart removal medication
- Yeast infection medication

Eligible Expenses Only with a Prescription or Letter of Medical Necessity

- Analgesics, fever reducers, pain reducers (aspirin, ibuprofen, acetaminophen)
- Antacids and heartburn relief
- Antibiotic ointments
- Anti-itch creams and hydrocortisone creams
- Allergy medication, nasal sprays
- Arthritis pain relieving creams
- Athlete's foot treatment, anti-fungal creams
- Birth control
- Chondroitin
- Cold medicines, tablets, syrups, cough drops & lozenges
- Compression Hose
- Diaper rash ointment
- Dietary supplements
- Doula
- Ear wax removal kits
- Eczema treatments
- Exercise programs or equipment

Never Eligible

- COBRA premiums
- Concierge service fees
- Cosmetic products and cosmetic surgery (unless to remediate damage from an illness or injury)
- Disposable diapers
- Diet program foods
- Electrolysis
- Feminine hygiene products
- Fitness programs*
- Hair transplants*
- Hand sanitizer
- Household help
- Maternity clothes
- Teeth whitening*

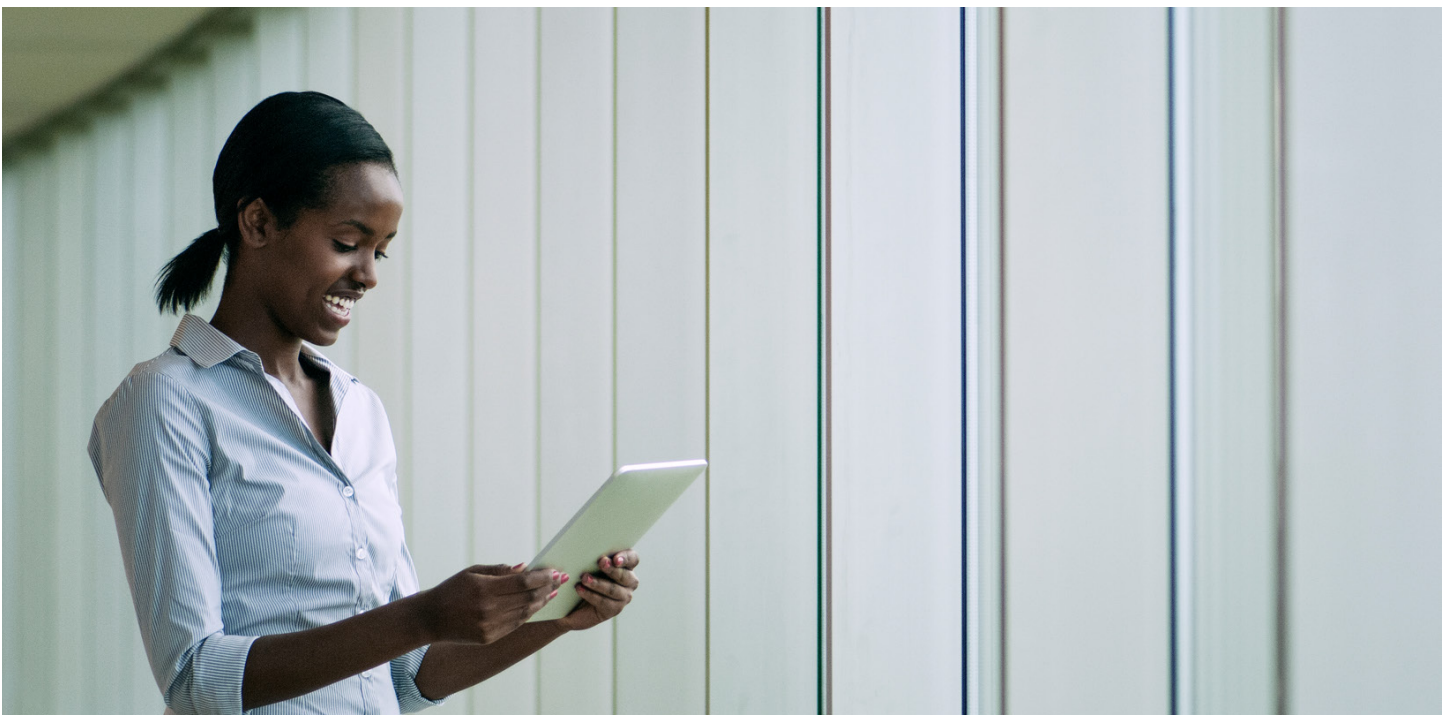
**Unless prescribed by a doctor to treat an existing illness or injury.*

SAMPLE ELIGIBLE EXPENSES FOR FSA REIMBURSEMENTS

Eligible Dependent Care FSA Expenses

- Babysitters
- Daycare centers
- Nursery schools
- After-school programs
- Day camp
- Eldercare
- (Overnight camps are NOT eligible)

Expense eligibility is subject to change. If you are unsure if an expense is eligible for reimbursement, please call the P&A Group at (800) 688-2611 or chat with a customer service representative through our online chat available at www.padmin.com. For a more extensive eligible expense list, please visit www.padmin.com.



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