

## Employer Services Corporation

### FSA Rules to Remember

#### Open Enrollment

You can enroll online at [www.padmin.com](http://www.padmin.com) between March 20, 2017 - April 14, 2017.

#### Plan Year

May 1, 2017 - April 30, 2018

#### Grace Period

An extension of the plan year during which expenses can be incurred. Participants have until July 15, 2018 to incur expenses during the Plan Year.

#### Run-Out Period

Participants have until July 31, 2018 to submit for expenses incurred during the plan year and grace period.

#### 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.

[www.padmin.com](http://www.padmin.com)



## 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 eligible 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: \$2,600

### 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 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: \$13,570

# 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 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 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.



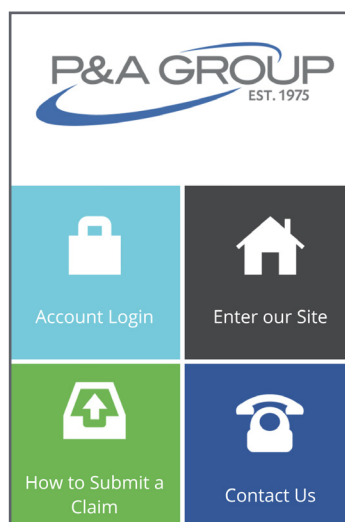
Your debit card is valid for three years from the date of issue. If this is your third year enrolling with P&A Group, you may be receiving a new benefits card in the mail. When it is time for you to receive a new card your card will automatically be mailed to your home address in a plain white envelope.

## CLAIM SUBMISSION OPTIONS

### QuikClaim

Instantly submit claims and receipts directly from your smartphone.

1. Capture a picture of your receipt or other supporting documentation of your eligible expense.
2. Log into your P&A Account at [www.padmin.com](http://www.padmin.com) from your mobile device by selecting **Account Login** and follow the prompts on your screen.



### Electronic Claim Upload

Submit claims directly online at P&A's website [www.padmin.com](http://www.padmin.com) by logging into your P&A account. Select **Upload a Claim** under the **Member Tools** tab.

### Fax or Mail a Paper Claim

Claim forms are available online at [www.padmin.com](http://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).*

## HOW TO ENROLL

Enroll online by logging into your P&A Group Account at [www.padmin.com](http://www.padmin.com) from March 20, 2017 - April 14, 2017.

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

## FSA CALCULATOR

Use this online tool to help estimate your calculated savings when you sign up for an FSA. Log into your account at [www.padmin.com](http://www.padmin.com) to access the calculator.

## TEXT MESSAGING FEATURES

Log into your online P&A Account and update your profile with your mobile number. Then text one of the codes below to the number **70626** and you'll receive a text message with your account information!

- Account balance - text BAL
- Claim status - text CLM
- Deposit update - text DEP

## QUESTIONS?



### Employer Services Corp.

PH: (716) 932-6870

### P&A Group

PH: (800) 688-2611

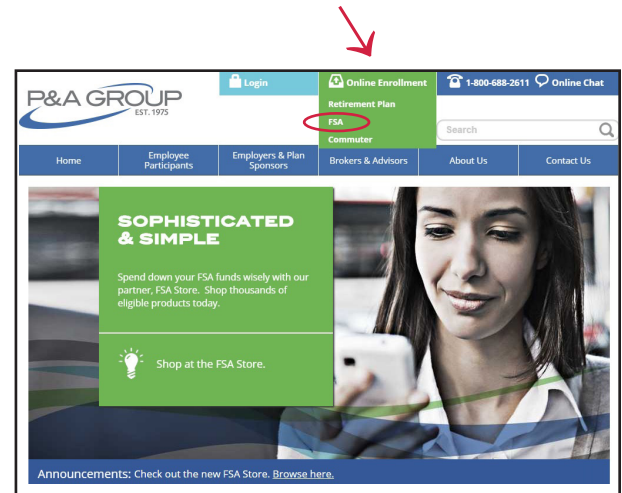
WEB: [www.padmin.com](http://www.padmin.com)

*Customer service hours: M - F, 8:30AM - 10:00PM ET.*

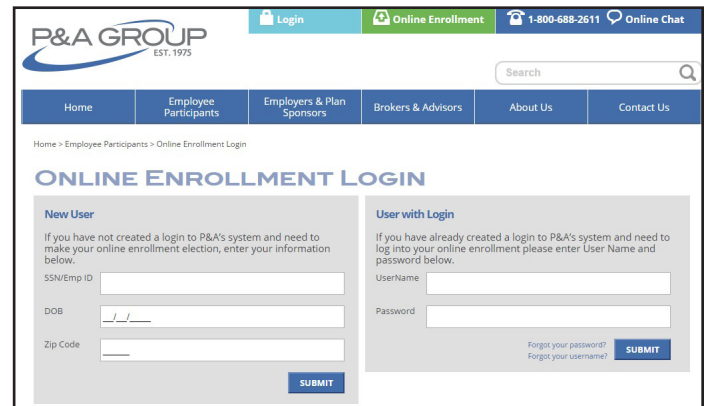
## Welcome to Online Enrollment

Follow the steps below to access P&A Group's online enrollment center, designed to give you a better enrollment experience.

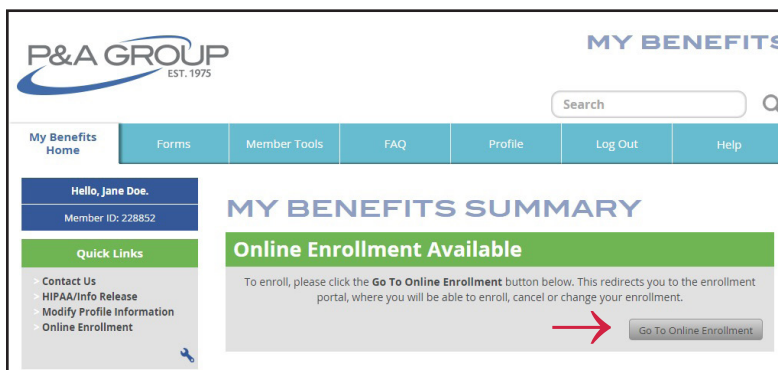
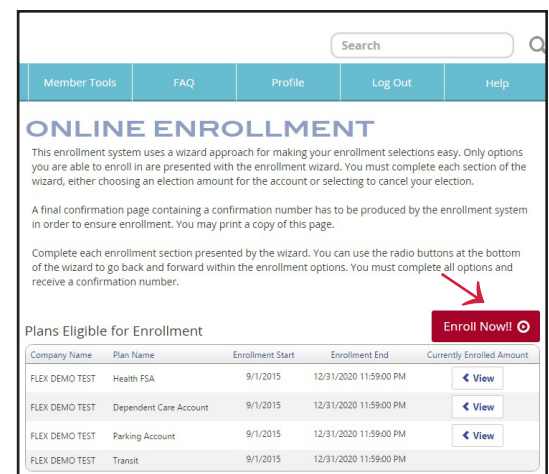
1. Go to [www.padmin.com](http://www.padmin.com). Choose the **Online Enrollment** tab at the top of the screen. Select **FSA** to enroll in the Flexible Spending Account.



2. Online Enrollment Login - if you've previously created an online account, enter your username and password under **User with Login**. First time users, you must use the **New User** login box to access online enrollment. Click the **Submit** button.



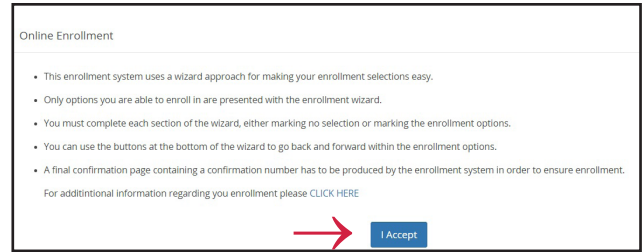
3. Once you've logged into your account, click **Go to Online Enrollment**. Then, click the red **Enroll Now** button.

Company Name	Plan Name	Enrollment Start	Enrollment End	Currently Enrolled Amount
FLEX DEMO TEST	Health FSA	9/1/2015	12/31/2020 11:59:00 PM	<a href="#">View</a>
FLEX DEMO TEST	Dependent Care Account	9/1/2015	12/31/2020 11:59:00 PM	<a href="#">View</a>
FLEX DEMO TEST	Parking Account	9/1/2015	12/31/2020 11:59:00 PM	<a href="#">View</a>
FLEX DEMO TEST	Transit	9/1/2015	12/31/2020 11:59:00 PM	

4. A pop up of instructions will appear on your screen. After reading, click the **I Accept** button.

5. Online Enrollment Wizard – you are now ready to make your elections based on the account(s) made available by your employer. For each account available, make your election choice by clicking the gray circle. You can choose to maintain your current election, change your election amount cancel your election or opt not to enroll.



Online Enrollment

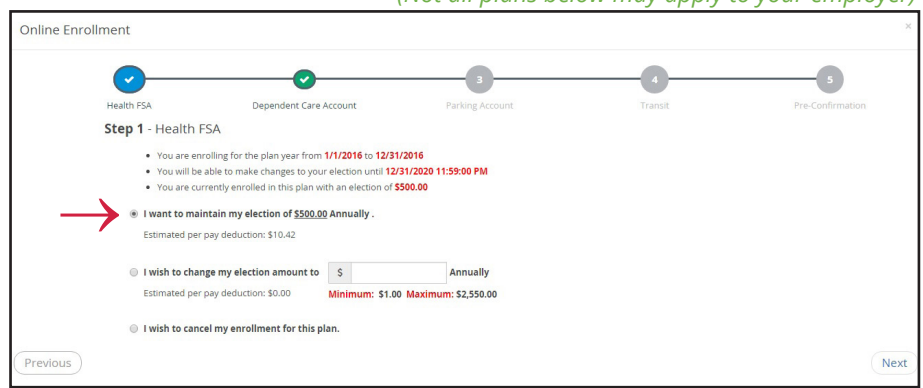
- This enrollment system uses a wizard approach for making your enrollment selections easy.
- Only options you are able to enroll in are presented with the enrollment wizard.
- You must complete each section of the wizard, either marking no selection or marking the enrollment options.
- You can use the buttons at the bottom of the wizard to go back and forward within the enrollment options.
- A final confirmation page containing a confirmation number has to be produced by the enrollment system in order to ensure enrollment. For additional information regarding you enrollment please [CLICK HERE](#)

**I Accept**

**EXAMPLE**

(Not all plans below may apply to your employer)

**EXAMPLE:** To maintain the same Health FSA election amount for the new plan year, click the corresponding gray circle. Once finished, click the **Next** button. To go back at any time, click the **Previous** button.



Online Enrollment

Health FSA Dependent Care Account Parking Account Transit Pre-Confirmation

**Step 1 - Health FSA**

- You are enrolling for the plan year from **1/1/2016 to 12/31/2016**
- You will be able to make changes to your election until **12/31/2020 11:59:00 PM**
- You are currently enrolled in this plan with an election of **\$500.00**

☒ I want to maintain my election of **\$500.00 Annually**.  
Estimated per pay deduction: \$10.42

☐ I wish to change my election amount to \$  Annually  
Estimated per pay deduction: \$0.00 **Minimum: \$1.00 Maximum: \$2,550.00**

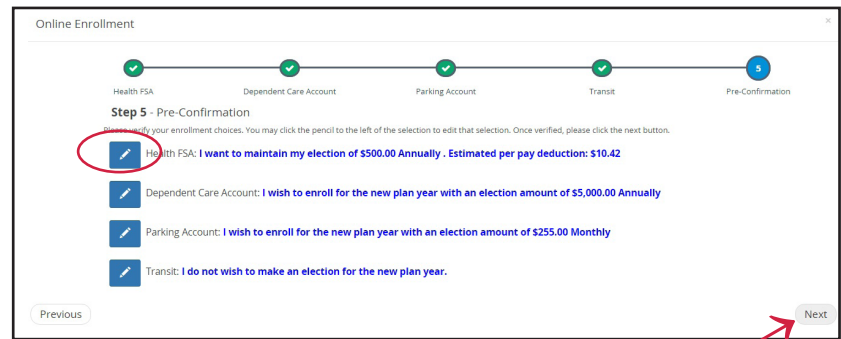
☐ I wish to cancel my enrollment for this plan.

Previous Next

**EXAMPLE**

(Not all plans below may apply to your employer)

6. Pre-Confirmation Page – this page summarizes the elections you made. To make any changes, click the blue pencil icon and you'll be directed back to your account options. If no changes are needed click the **Next** button.



Online Enrollment

Health FSA Dependent Care Account Parking Account Transit Pre-Confirmation

**Step 5 - Pre-Confirmation**

Please verify your enrollment choices. You may click the pencil to the left of the selection to edit that selection. Once verified, please click the next button.

☒ Health FSA: I want to maintain my election of **\$500.00 Annually**. Estimated per pay deduction: **\$10.42**

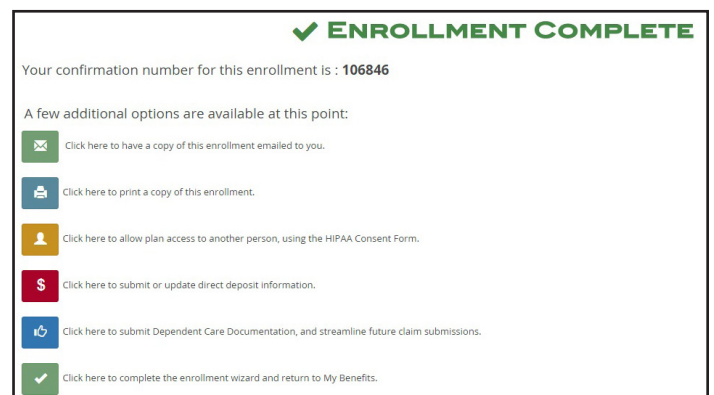
☒ Dependent Care Account: I wish to enroll for the new plan year with an election amount of **\$5,000.00 Annually**

☒ Parking Account: I wish to enroll for the new plan year with an election amount of **\$255.00 Monthly**

☒ Transit: I do not wish to make an election for the new plan year.

Previous Next







7. Enrollment Complete Page – your enrollment is now complete. Please note the available options to help manage your account, like e-mailing or printing your confirmation page. You can also access forms, update your direct deposit information and more.



**✓ ENROLLMENT COMPLETE**

Your confirmation number for this enrollment is : **106846**

A few additional options are available at this point:

-  Click here to have a copy of this enrollment emailed to you.
-  Click here to print a copy of this enrollment.
-  Click here to allow plan access to another person, using the HIPAA Consent Form.
-  Click here to submit or update direct deposit information.
-  Click here to submit Dependent Care Documentation, and streamline future claim submissions.
-  Click here to complete the enrollment wizard and return to My Benefits.