



# Health Benefits

Together, we are working toward a **healthier community.**

## Flexible Spending Account (FSA) 2025 Rules

### PLAN DATES

The 2025 plan year starts on January 1, 2025 and ends on December 31, 2025.

### 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 2025 plan year, the grace period ends March 15, 2026.

### 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 2025 plan year, participants have until April 15, 2026 to submit eligible expenses.

### 2025 MAXIMUM ELECTION AMOUNTS

The maximum Healthcare FSA annual election amount is \$3,200. 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 FAQs

- How will I receive my Healthcare FSA debit card?  
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. If this is your second or third consecutive year enrolling in the Healthcare FSA with P&A Group, your 2025 funds will automatically be added to your existing P&A debit card.
- What if I still have a balance in my 2024 Healthcare FSA?  
Any remaining funds in your 2024 Healthcare FSA will be available on the debit card through the end of the grace period, March 15, 2025. Prior to March 15, 2025, when you swipe your card, any leftover funds from your 2024 Healthcare FSA will be used first, then the card will use funds from your 2025 Healthcare FSA. After March 15, 2025, unused funds from your 2024 account will be forfeited.
- Does the debit card expire?  
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 P&A account at [md.padmin.com](http://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 MyBenefits” 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.

### UPLOAD A CLAIM

Submit claims online by logging into your P&A account at [md.padmin.com](http://md.padmin.com). Select Upload Claim/Documentation under Member Tools and follow the prompts on your screen.

### FAX OR MAIL A PAPER CLAIM

Claim forms are online at [md.padmin.com](http://md.padmin.com). Complete a form and fax or mail it to P&A Group.

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

**MAIL:** P&A Group 6400 Main Street, Suite 210 Williamsville, NY 14221

- What is the deadline for submitting claims for the 2025 plan year?  
You have until April 15, 2026, to submit all Healthcare and Dependent Daycare claims for the 2025 plan year.

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).*

## 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](http://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](http://md.padmin.com). Under Member Tools, select Upload Claim/Documentation, then choose Request for Debit Card Documentation.
- 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  
6400 Main Street, Suite 210  
Williamsville, NY 14221

Please make checks payable to the P&A Group.

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

## 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.

### MYBENEFITS ACCOUNT

Log into your MyBenefits 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 MyBenefits 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 (716) 869-1703 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).

## App Alerts

## P&A Group Customer Service

Customer service hours are Monday - Friday, 8:00 a.m. - 10:00 p.m. EST. 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