

# BALTIMORE CITY PUBLIC SCHOOLS



## 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). You need to estimate how much you usually spend for these types of expenses in a year and set aside that dollar amount into your chosen account(s). You do not need to be enrolled in Baltimore City Public School's health insurance plan in order to participate in the Flexible Spending Account.

**Flexible Spending Accounts are designed to cut inevitable costs while increasing your take-home pay. Maximize every dollar by taking advantage of this benefit choice!**

## FLEXIBLE SPENDING ACCOUNTS AVAILABLE

### Health Care 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.

Minimum Annual Election Amount: \$120

Maximum Annual Election Amount: \$2,700

### Dependent Day Care FSA

*This account does NOT reimburse medical expenses for your dependent(s). It is for qualified day care/ elder care expenses only.*

Covers the amount you pay to daycare centers, baby sitters, after school programs, day camp programs (as long as the child is under age 13) and eldercare facilities.

Maximum Annual Election Amount: \$5,000

## FSA RULES TO REMEMBER

- Plan Year: January 1, 2020 - December 31, 2020
- Grace period: An extension of the plan year during which participants can incur expenses and spend down remaining balances in their account(s). Participants have until March 15, 2021 to incur expenses. Claims incurred during the plan year and grace period can be submitted until April 30, 2021.
- Use or Lose Rule: Unused money left over in your account at the end of the plan year **does not roll over!** Remember, only contribute money you are confident you will use to pay for qualified expenses during the plan year.

**Note: The complete FSA brochure is available for you on the P&A Group website at [www.padmin.com](http://www.padmin.com).**

### P&A BENEFITS CARD

Baltimore City Public Schools offers a Benefits MasterCard for employees who participate in the plan. Your debit card is valid for three years from the date of issue. 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.

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 Pre-Tax Account balance. If you are unable to use your Benefits Card you can still be reimbursed for all eligible expenses. Make sure to save a copy of your receipt to submit when you file a claim. This card cannot be used at an ATM machine to withdraw cash.



### P&A GROUP CUSTOMER SERVICE

Contact a customer representative via phone or use our live online chat feature!

HOURS: Monday - Friday 8:30 am - 10:00 pm ET.

PHONE: (800) 688-2611

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

### Mobile App

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!



### CLAIM SUBMISSION OPTIONS



### 4 WAYS TO SUBMIT YOUR CLAIMS

#### *P&A Group Mobile App*

NEW

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](http://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](http://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](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).*