



IMPORTANT UPCOMING CHANGES TO THE 2018 FSA

The following items are new for the 2018 Health Care FSA and Dependent Day Care FSA.

HEALTH CARE FSA

Health Care FSA Rollover

Effective for the 2018 plan year, unused Health Care FSA funds, up to \$500, can now be rolled over into the 2019 plan year as long as participants have a minimum balance of \$25. The rollover applies to future plan years and replaces the grace period for this account. Participants are not required to re-enroll in the next plan year in order to access rollover funds. ***This rollover feature only applies to the Health Care FSA.***

The grace period will remain in place for the 2017 plan year. Participants with a 2017 account balance have until April 30, 2018, to submit claims for reimbursement of expenses incurred during the 2017 plan year and grace period, which ends March 15, 2018.

Shop for Eligible Expenses Online at FSA Store

Participants experience convenience and savings when they shop at FSA Store, a one-stop-shop that offers significant discounts on thousands of pre-approved eligible FSA products. FSA Store offers a robust inventory and also accepts the NCFlex Convenience Card. Visit ncflex.padmin.com to access the FSA Store today!

DEPENDENT DAYCARE FSA

Use the Convenience Card for DDCFSA Expenses

Beginning in 2018, participants can use the NCFlex Convenience Card to pay for eligible dependent care expenses, up to the amount available in their account. Participants who are enrolled in the Health Care FSA and the DDCFSA will have funds for both accounts loaded onto the same card. The "smart" card knows the type of expense that is being purchased at the point-of-service and will subtract funds from the appropriate account.

NCFLEX CONVENIENCE CARDS

Convenience Cards Require No Activation

Participants who were previously issued a new card for themselves or their eligible dependents were required to activate the card. This is no longer a requirement. All new cards will be activated immediately upon first use.

P&A GROUP CUSTOMER SERVICE

Hours: Monday - Friday, 8:00 AM- 10:00 PM ET.
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