

We've improved Flexible Spending Accounts with the swipe of a card.

It's time to give employees the benefits they deserve. Employees no longer have to pay for eligible expenses with hard earned, out-of-pocket money. Eliminate this burden by using the benefits card for your FSA plans. The benefits card provides convenience for FSA participants by removing the hassle of submitting claims and receipts manually. Not only is the card more convenient for employees to use, but it also increases participation. The result? Happier, more productive employees (and BIGGER savings for you, the employer).

Show your employees how much you care. Add the benefits card today!

Worried about administrative fees? Cut costs with Flexible Spending Accounts. As the employer, you save 7.65% of FICA expenses for every dollar spent through the plan.



FOR MORE INFORMATION ABOUT THE P&A GROUP BENEFITS CARD, CALL (800) 688-2611 OR VISIT OUR WEBSITE: www.padmin.com

The Benefits of Flex Convenience

- Employees use the card just like any other debit card to pay eligible medical, dental, vision and dependent care expenses.
- No more claim forms- the data is captured electronically!
- P&A controls where the card can be used through Merchant Category Codes (MCCs) so that only eligible expenses are charged at pre-approved stores.
- Eliminates "double out-of-pocket" problem-improves personal cash flow!
- Eliminates hassle of filling out claim forms.
- Employee accounts are updated automatically, with real-time account balance and transaction history available 24 hours a day at www.padmin.com or by calling P&A at (800) 688-2611.
- Employees need to retain the card for the next plan year – P&A will re-load the card with your new annual election amount. Replacement cards are sent every three years.
- To obtain a benefit card for an employee's spouse or dependent, please contact the P&A Group to supply their names and social security numbers or sign up online.

(800) 688-2611 | www.padmin.com

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