

Welcome, Montgomery College!

Effective January 1, 2026, P&A Group will be the new provider of your Flexible Spending Account (FSA) and Commuter Benefit Plans. Below is a helpful resource to guide you during the transition from your current vendor, Voya, to P&A Group. If you have any questions about your plan(s), please contact P&A Group's Participant Support Center.

We look forward to serving you!

2025 FSA Claims

FSA claims for your 2025 plan must be submitted to your current administrator for processing. Please note P&A cannot process 2025 claims. Here are important deadlines to keep in mind for your 2025 account:

- **December 31, 2025**, is the last day you can use your current debit card.
- **March 31, 2026**, is your 2025 FSA run-out period, which is the deadline to submit claims for reimbursement from your 2025 account. Expenses must be incurred between January 1, 2025 - December 31, 2025.
- If you have a carryover balance, the carryover funds will be available in your P&A FSA by May 1, 2026.

New P&A Benefits Card

You will receive a new P&A Group Benefits Card at your home mailing address for 2026 by January 1. The card will arrive in a plain white envelope, so be careful not to discard it! Please note employees will receive one Benefits Card for all P&A plans. The Benefits Card is a "smart card" and will automatically know which account to pull funds from first. (For instance, if you participate in the Health FSA and the Transit Account, the card knows which account to deduct funds from when you swipe it at the point-of-service.)

After you receive your new P&A Benefits Card, you can order additional cards for your spouse and other eligible dependents for no charge. Additional cards can be ordered by logging into your P&A account at www.padmin.com or through P&A's Participant Support Center.

P&A Participant Support Center

For assistance with your FSA or Commuter Benefits Plan, please contact P&A's Participant Support Center via online webchat or phone Monday - Friday, 8:30 a.m. - 10:00 p.m. EST.

PH: (716) 852-2611 | **WEB:** padmin.com

2026 Benefits Summary

HEALTH FSA

Covers the cost of medical, dental, and vision expenses incurred by you and your eligible dependent(s).

Maximum annual election \$3,400.

Sample eligible expenses include:

- Co-pays
- Deductibles
- Dental work
- Eyeglasses
- Over-the-counter medications
- Prescriptions



LIMITED PURPOSE FSA - *for employees who also enroll in a Health Savings Account.*

Covers the cost of dental and vision care out-of-pocket expenses.

Maximum annual election \$3,400.

Sample eligible expenses include:

- Braces
- Dental fees
- Eyeglasses
- Lasik eye surgery

CHILD DAY CARE/ELDER DAY CARE FSA

Covers the amount you pay for daycare or senior care so that you (and your spouse) can work or look for work. Your child must be under age 13 or your dependent must be unable to care for himself or herself.

Maximum annual election: up to \$7,500 if single; up to \$3,750 if married and filing separately.

Sample eligible expenses include:

- Before and after-school programs
- Child care centers
- Nursery schools
- Senior daycare/eldercare
- Summer day camps

COMMUTER BENEFITS (PARKING & TRANSIT)

Helps cover the cost of work-related parking and mass transit expenses with pre-tax dollars.

Maximum monthly pre-tax transit election amount: \$340

Maximum monthly pre-tax parking election amount: \$340