

INTRODUCING P&A, YOUR NEW HRA VENDOR

Effective January 1, 2023, P&A Group will be your new HRA benefits administrator. Below are important details about the transition to P&A and an overview of your 2023 plan. Please see page 2 for instructions on how to submit claims, contact P&A's Participant Support Center and more.

We look forward to serving you in the upcoming year!

WHAT IS AN UNRESTRICTED HRA?

An Unrestricted HRA is an employer-funded benefit in which your employer contributes money for out-of-pocket medical, dental and vision expenses for you and your eligible dependents. All expenses under IRS section 213(d) are eligible for reimbursement with this plan. Employer contributions are put into an HRA account that is set up in your name.

ELIGIBILITY & EMPLOYER CONTRIBUTION AMOUNT

Contributions to your account are based on the number of hours worked and will be available on a monthly basis. Unused funds will roll over year-to-year. The HRA will be available to you and your eligible dependents. Please refer to your Summary Plan Description (SPD) for more details.

2022 HRA: WHEN TO ACCESS ROLLOVER FUNDS

While your plan transitions to P&A, there will be a blackout period in place during which you will not have access to your 2022 unused balance. The blackout period will begin December 15, 2022. You will be able to submit claims to P&A on January 1, 2023.

PLEASE NOTE: P&A will reimburse claims for any expenses incurred from January 1, 2022 - present.

2023 HRA PLAN SUMMARY DETAILS

- Plan Year: January 1, 2023 - December 31, 2023.
- Run Out Period: You have 12 months to submit claims for eligible expenses incurred during the plan year. For the 2023 plan, you have until December 31, 2024, to submit claims for expenses incurred January 1, 2023 - December 31, 2023.
- Unused account balances roll over year-to-year.

NEW HRA BENEFITS CARD



You'll receive a Benefits Card that you can use for all eligible expenses. The Benefits Card will arrive in the mail around the week of January 9th. The card will be mailed directly to your home mailing address and will arrive in a plain white envelope.

Your Benefits Card is automatically activated upon its first use. When you have an eligible expense, swipe your P&A Benefits Card and the expense will automatically be deducted from your account. You will receive a new card in the mail prior to its expiration date.

The card is a limited access debit card. P&A controls where the card can be used through Merchant Category Codes (MCCs) and the Inventory Information Approval System (IIAS), so only eligible expenses can be charged at pre-approved services/locations.

If you're unable to use your Benefits Card at the point-of-service, pay for the expense out of pocket and submit a claim to P&A Group reimbursement. See page 2 for more info.

An HRA helps you reduce your out-of-pocket healthcare expenses!



CLAIM DETAILS

When you submit a claim, you must include proof of service/documentation (itemized receipt, etc). Once P&A Group processes your claim, a reimbursement check will be mailed to your home mailing address, or you can sign up for direct deposit and have your reimbursement automatically deposited into your checking or savings account. Direct deposit is the quickest and easiest way to get reimbursed. To enroll in direct deposit, [log into your P&A account](#) and click “Direct Deposit” under Quick Links.

If you have any claims incurred for the 2023 plan year, please submit them to P&A for reimbursement.

HOW TO SUBMIT A CLAIM

Choose from one of the options to submit a claim.

P&A GROUP MOBILE APP OR VISIT PADMIN.COM ON YOUR SMARTPHONE

Download our mobile app and log into your account, or visit www.padmin.com on your smartphone. Go to the menu and tap Upload Claim/Documentation to submit your claims.

ELECTRONIC CLAIM UPLOAD FROM YOUR COMPUTER

Submit claims directly online at P&A’s website 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.

FAX: (877) 855-7105

MAIL: P&A Group 17 Court St. Ste 500 Buffalo, NY 14202

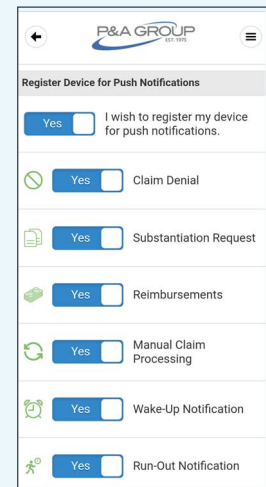
MOBILE APP

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
- Check your account balance

Opt-in to get account alerts



P&A GROUP CUSTOMER SERVICE

HRS: Monday - Friday, 8:30 a.m. - 10:00 p.m. EST.

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