

## Important Details About Your Benefit



### WHAT IS A HEALTH REIMBURSEMENT ARRANGEMENT (HRA)?

A Health Reimbursement Arrangement (HRA), sponsored by your employer, is a benefit plan in which your employer contributes money for out-of-pocket healthcare expenses. This HRA reimburses medical, dental and vision expenses under IRS code 213(d) for you and your eligible dependents.

### SAMPLE HRA ELIGIBLE EXPENSES

- Chiropractor
- Doctor's visits/exams
- Dental expenses such as crowns, fillings and orthodontia
- Eyeglasses
- Feminine care products (i.e., tampons, pads)
- Hospitalizations
- Prescriptions
- Over-the-counter medications (i.e., allergy/sinus medications, antibiotics)

### HRA ELIGIBILITY

All employees who are enrolled in any county-sponsored medical plan are eligible to receive the HRA.

### HRA PLAN DETAILS

- The HRA is funded annually with a set contribution amount.
- Plan Year: January 1, 2025 - December 31, 2025.
- Run-Out Period: March 31, 2026. This is the last day you can submit claims for reimbursement.
- Unused balances will roll over from year to year and into retirement.

### BENEFITS CARD



You'll receive a Benefits Card that you can use for all eligible expenses. 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.

### ONE BENEFITS CARD FOR HRA & FSA PARTICIPANTS

Employees who enroll in a Flexible Spending Account (FSA) will receive one debit card for both the FSA and HRA. The Benefits Card is a "smart" card and knows which plan to deduct funds from. When you swipe your card for an eligible expense, the amount due will always be deducted from your Health FSA first. Once your Health FSA is exhausted, the card will then deduct funds from your HRA.



### CLAIM DETAILS

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.

### HOW TO SUBMIT A CLAIM

Choose from one of the options below 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](http://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](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 6400 Main Street, Ste.210 Williamsville, NY 14221

### MOBILE APP

Manage your account through our mobile app. Go to the App Store or Google Play and search “P&A Group MyBenefits” to download it today!



- Register for account alerts
- Submit claims
- Check your account balance

### Opt-in to receive account alerts

### P&A GROUP PARTICIPANT SUPPORT CENTER

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

**PH:** (716) 852-2611

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

**MAIL:** 6400 Main Street  
Suite 210  
Williamsville, NY 14221