

## WHAT IS AN UNRESTRICTED HEALTH REIMBURSEMENT ARRANGEMENT (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. Employer contributions are put into an HRA account that is set up in your name.

## WHAT TYPES OF EXPENSES ARE REIMBURSABLE UNDER THE UNRESTRICTED HRA?

Examples of eligible expenses include:

- Doctor visits
- Co-pays
- Prescriptions
- Eyeglasses
- Braces

## HRA PLAN DETAILS

With an HRA, you can reduce your out-of-pocket healthcare expenses when you utilize this employer-funded benefit. Eligible employees will receive a P&A Benefits Card with this plan. When you incur an Unrestricted HRA eligible expense or service, swipe your P&A Benefits Card and the expense will automatically be deducted from your account. Any unused funds in your HRA will roll over into the next year.

## HOW DOES THE HRA BENEFITS CARD WORK?

Your HRA Benefits Card is automatically activated upon its first use. The card is a limited access debit card and is good for three years from the date of issue. 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 stores. Your Benefits Card will be automatically re-loaded every year with your employer contribution amount. The card will be declined if you attempt to swipe an amount greater than the available balance in your account. NOTE: the card cannot be used at an ATM machine to withdraw cash.

To order an additional card for your spouse and/or eligible dependent, log into your P&A Account. If your card is lost or stolen, please notify P&A Group immediately so we can shut your card off.



## WHAT HAPPENS IF I INCUR AN ELIGIBLE EXPENSE BUT CANNOT USE MY HRA BENEFITS CARD AT THE POINT-OF-SERVICE?

Pay for the expense out-of-pocket and submit a claim to P&A Group for reimbursement, along with a copy of the itemized receipt of your eligible expense. Claims can be submitted electronically, via fax or mail (see below).

Once P&A Group processes your claim, a reimbursement check will be mailed to your home mailing address. You can also sign up for direct deposit and have your reimbursement automatically deposited into your designated checking or savings account. Direct deposit is the quickest and easiest way to get your reimbursement! To enroll in direct deposit, log into your P&A Account and click Direct Deposit underneath the Quick Links menu.

## CLAIM SUBMISSION METHODS

- **P&A Mobile App:** Download our mobile app and log into your account. Go to the menu and tap Upload Claim/Documentation to submit your claims.
- **Upload a Claim:** submit claims and receipts from your smartphone or computer when you log into your account.
- **Fax:** (877) 855-7105\*
- **Mail:** 17 Court St. Suite 500 Buffalo, NY 14202\*

*\*If submitting a claim via fax or mail, you must include a completed claim form. Claim forms can be found by logging into your account at [www.padmin.com](http://www.padmin.com).*

## P&A GROUP PARTICIPANT SUPPORT CENTER

Participant Support Specialists are available to assist you with questions about your plan. Call P&A's customer service team or chat with a Participant Support Specialist through online webchat [www.padmin.com](http://www.padmin.com).

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

**Phone:** (716) 852-2611 **WEB:** [www.padmin.com](http://www.padmin.com)