

P&A Group, YOURHRA VENDOR

Effective January 1, 2023, P&A Group is your HRA benefits administrator.

WHAT IS A HRA?

A 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.

2026 HRA PLAN SUMMARY DETAILS

- Plan Year: January 1, 2026 - December 31, 2026.
- Run Out Period: You have 12 months to submit claims for eligible expenses incurred during the plan year. For the 2026 plan, you have until December 31, 2027, to submit claims for expenses incurred January 1, 2026 - December 31, 2026.
- **Unused account balances roll over year-to-year.**

HRA SUBSTANTIATION

The P&A Group HRA debit card gives you access to your HRA funds to pay for eligible, out-of-pocket expenses for medical, dental, vision, and prescriptions. The **Internal Revenue Service governs HRA substantiation requirements** and has specific guidelines that require all HRA transactions be verified that the purchase or payment was for an eligible medical expense.

To comply with IRS requirements, there are two ways transactions may be substantiated:

➤ **Auto Substantiation:**

Inventory Information Approval Systems (IIAS) are a Federal Government mandated system used by merchants that identify purchases for eligible prescription and over the counter items. These transactions are automatically substantiated.

➤ **Manual Substantiation:**

All transactions that do not qualify for auto substantiation must be manually verified with an itemized receipt or an Explanation of Benefits. All receipts or documentation must include the following information:

- ✓ Service date or purchase date
- ✓ Description of service/item purchased
- ✓ Name of provider/merchant
- ✓ Transaction amount

If manual substantiation is required, the P&A Group will mail and email to you a **Request for Documentation**. P&A Group will also send the request to your online account and mobile app if set up.

NEW HRA BENEFITS CARD



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

HOW TO SUBMIT REQUESTED DEBIT CARD DOCUMENTATION

As an account holder, you may receive a request to provide documentation of an expense you purchased with your P&A Benefits Card.

- You can upload debit card documentation from your **computer, tablet or mobile device**. From your account dashboard, select "Upload Claim/Documentation" under Member Tools and select "Debit Card Documentation". Under status, the description will state "Documentation Required."
- **Fax:** 1-877-855-7105
- **Mail:** P&A Group, 17 Court St. Ste 500, Buffalo, NY 14202

P&A Group Request for Documentation Notification Timeline:

1. A Request for Documentation is sent to you by mail and email (if provided).
2. If there is no response within 20 days, a 2nd Request for Documentation is sent.
3. If there is no response within 20 days, a 3rd and final Request for Documentation is sent advising if you do not respond, the HRA debit card will be Deactivated.
4. If there is no response within 30 days, a 4th letter is sent advising that the card is Deactivated.

You will be required to repay the amount charged if you cannot substantiate the transaction.

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.

HOW TO SUBMIT A CLAIM

Choose from one of the options to submit a claim.

- 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.
- 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.
- 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: 1-877-855-7105
MAIL: P&A Group 6400 Main Street Suite 210 Williamsville, NY 14221

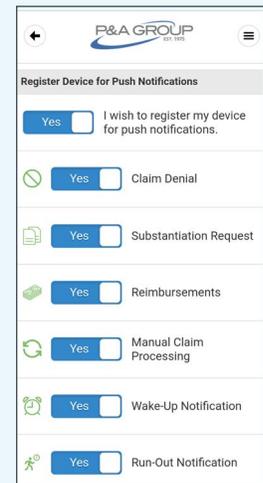
MOBILE APP

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 get account alerts



P&A GROUP CUSTOMER SERVICE

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