

## WHAT IS AN HRA?

An HRA is an employer-funded benefit in which your employer contributes money for out-of-pocket medical expenses. The HRA is available to you and to your dependents who are covered under your health insurance plan. Employer contributions are put into an HRA account that is set up in your name. Funds do not roll forward from year to year.

## WHAT TYPES OF EXPENSES ARE REIMBURSABLE UNDER THIS PLAN?

Examples of expenses that can be reimbursed under this plan include deductibles and co-insurance. Prescriptions are NOT eligible for reimbursement under this plan.

## HOW DOES MY HRA WORK?

If you enroll in the Heritage Ministries Health Plan, you are eligible for the Heritage Ministries HRA. For the 2021 plan year, you will receive the following HRA contribution amounts, depending on the level of health insurance coverage you enroll in: \$400 in your HRA if you have single health insurance coverage or \$600 in your HRA if you have two-person health insurance coverage or family health insurance coverage.

## HOW DO I SUBMIT A CLAIM?

When you incur an eligible expense, save a copy of your receipt or supporting documentation of the expense. Then, submit a claim, along with your documentation and Explanation of Benefits (EOB) to P&A using one of the methods listed below. If you submit a claim via fax or mail you will need to fill out a paper claim form. Claim forms are available on P&A's website at [www.padmin.com](http://www.padmin.com) under Employee Participants →Forms.

## CLAIM FORM SUBMISSION METHODS

- **Electronic Claim Upload**- upload a claim to our website. Log into your account and follow the prompts on your screen. Note: make sure to scan and upload your supporting documentation and EOB.
- **Fax**- (877) 855-7105
- **Mail**- 17 Court St. Suite 500 Buffalo, NY 14202

## HOW DO I RECEIVE REIMBURSEMENT?

You can receive reimbursement two ways: Direct Deposit or check. Direct deposit is the easiest and quickest way to receive your reimbursement. When you sign up for direct deposit, your reimbursement will automatically be deposited into your designated checking or savings account within three business days. You can enroll in direct deposit online by logging into your P&A account at [www.padmin.com](http://www.padmin.com) or you can also complete and submit a direct deposit form to P&A. Forms are available on P&A's website at [www.padmin.com](http://www.padmin.com) under Employee Participants →Forms. If you do not enroll in direct deposit a check with your claim reimbursement will be mailed to your home within 5-7 days of your claim being processed.

## P&A CUSTOMER SERVICE INFORMATION

To speak with a customer service representative call toll-free (800) 688-2611 or use the P&A live instant messaging system by visiting [www.padmin.com](http://www.padmin.com) website and clicking "Online Chat" at the top of the homepage.

**HOURS:** Monday - Friday 8:30 AM - 8:00 PM ET **PHONE:** (800) 688-2611 **WEB:** [www.padmin.com](http://www.padmin.com)