



*Eliminate your double out-of-pocket exposure by using the benefits card for eligible expenses at the point-of-service, like a doctor's office or pharmacy. The Benefits Card brings you convenience at your fingertips that saves you time- and makes participating in your benefit plan even easier!*

## YOUR BENEFITS JUST GOT EASIER.

Use the card just like any other debit card to pay for eligible medical, dental, vision and dependent care expenses, depending on your plan design. When you swipe the card the data is captured electronically and automatically debited from your account. The Benefits Card recognizes Merchant Category Codes (MCCs) and the Inventory Information Approval System (IIAS) so only eligible expenses are charged at pre-approved stores.

- ✓ Improve personal cash flow!
- ✓ Reduce the hassle of submitting claims and waiting for reimbursements
- ✓ Receive additional free cards for your spouse or dependents
- ✓ Real-time account balance available 24/7 at [www.padmin.com](http://www.padmin.com)



### What if my provider doesn't accept credit or debit cards?

You can still be reimbursed for your eligible expense. Simply pay out-of-pocket for your expense and save your receipt. Then, submit a claim to P&A, along with a copy of your receipt. Claims can be uploaded directly from your smartphone to P&A through QuikClaim, the P&A mobile claim submission feature. You also have the option to complete a paper claim form and submit it via fax or mail. Forms can be found at [www.padmin.com](http://www.padmin.com) under Employee Participants- Quick Links- Forms.

### How do I order additional cards?

Your debit card is valid for three years from the date of issue. To order an additional card for your spouse or eligible dependent or to report a lost or stolen card, log into your P&A account at [www.padmin.com](http://www.padmin.com) and select the Benefits Card Order Form. For additional assistance ordering a new card, please contact the P&A Customer Service Team at (800) 688-2611.

### Customer service

Contact P&A's customer service team Monday - Friday 8:30 AM - 10:00 PM ET. Give us a call at (800) 688-2611 or chat with one of our customer service representatives online through our live webchat feature. To access online chat, go to [www.padmin.com](http://www.padmin.com) and select the online chat box located in the upper right hand corner.