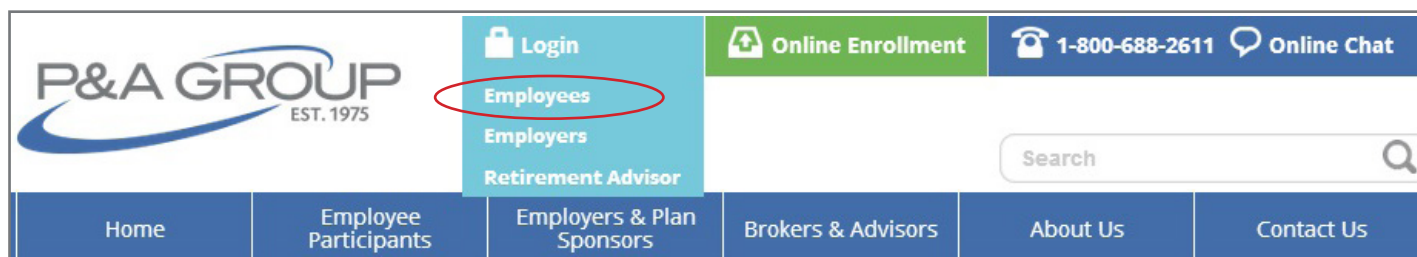


Follow the steps below and access your P&A Retiree Billing Account at www.padmin.com. It's fast, easy and gives you 24 hour access to your plan.



STEP 1 @ WWW.PADMIN.COM

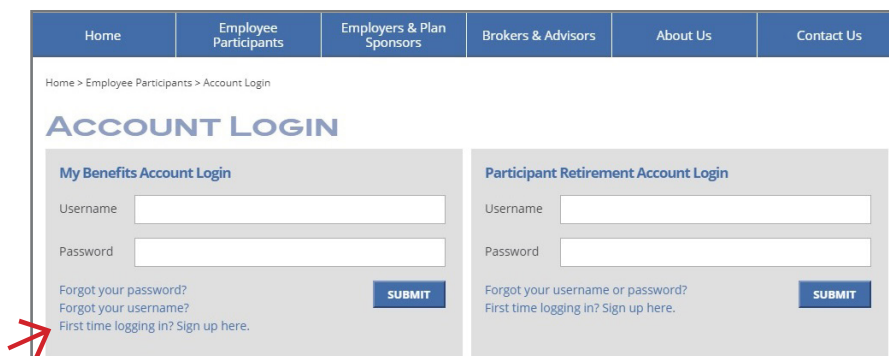
Go to P&A's website at www.padmin.com and navigate to the blue login drop down menu at the top of the page. Select **Employees**.



STEP 2: LOGGING IN

Log into your account under the **My Benefits Account** Login box. Enter your username and password credentials and click **Submit**. Note: you must click **Submit** instead of hitting the **Enter** key on your keyboard

FIRST TIME USERS: Click the **First Time Logging In** link (see red arrow below). You will then be prompted to create a username and password for your account.



STEP 3: VIEWING YOUR ACCOUNT

Once logged in, you can view your **My Benefits Summary**, which displays your retiree plan(s). Click **Show/Hide Plan Details** (see red arrow below) to expand your benefit plan details. You can view open invoices, payments, benefits, qualifying events and initial notices.

Carrier Name	Plan Name	Plan Type	Tier Level	Effective Date
Blue Cross Blue Shield WNY	Health	Health	SINGLE	1/1/2016
The Guardian	Dental	Dental	SINGLE	1/1/2016

STEP 4: MAKING A PAYMENT

Under **Quick Links** on the left side of your screen, click **Make a Payment**. You can securely enter your checking or savings account banking information to make a payment online. Go to **Payment Type**, and choose to make a one-time payment, or set up recurring payments, which are auto deducted from your bank account (see red arrow below).

- > Cancel Benefits
- > Contact Us
- > HIPAA/Info Release
- > **Make a Payment**
- > Modify Profile Information
- > Upload Claim/Documentation

MAKE OR CANCEL A PAYMENT

Important payment and cancellation guidelines can be found in the help tab above.

You have two online payment options, a one time payment or automatic recurring payments. To make a payment or set up recurring payments, select the Benefit plan, then proceed to enter in your payment information. Full payment of your monthly invoice is required to pay online. **Recurring payment users:** the 1st payment date will be shown in the User Agreement. You will need to pay any outstanding invoices prior to that date by either manual check or make a one time payment.

To cancel your recurring payments, click the plan you wish to cancel then click the "Cancel Recurring Billing" button. Be sure to take note of the cancellation date given on the confirmation. **Please note, this will only cancel your recurring payment, not your actual coverage. If you wish to cancel your coverage, go to Cancel Benefit in Quick Links**

Benefits Plan: Retiree: COBRA DEMO, Due: \$2580.00
Payment Type: Single Payment Recurring Payments
Account Type: Checking Savings
Bank Routing Number:
Bank Name:
Bank Account Number:
Verify Bank Account Number:
Payment Amount:

User Agreement
By submitting this form you agree: (a) for the P&A Group to withdraw the funds from the bank account listed on this form and (b) agree that if your bank account does not have sufficient funds to cover this payment and the payment is returned from your financial institution, the P&A Group shall have the right to withdraw a \$25.00 NSF fee from the bank account entered on this form and (c) you are the owner(s) of the account entered.
 I have fully read, accepted and understood the terms and conditions set forth on the direct deposit user agreement located directly above.

CUSTOMER SERVICE

HOURS: Monday - Friday, 8:30 AM - 10:00 PM ET
PHONE/WEB: (800) 688-2611 | www.padmin.com → Contact Us