HOW TO GET REIMBURSED FROM YOUR HSA

Unlike other pre-tax plans, such as Flexible Spending Accounts or commuter plans, Health Savings Accounts (HSAs) do not require you to submit claims. Instead, when you pay out-of-pocket for an HSA eligible expense, you can reimburse yourself by easily transferring money from your HSA to your designated checking or savings account. Use the following guide to reference how to log into your HSA and update your account to transfer funds whenever you need. Let's get started!
**HOW TO LOG INTO YOUR HSA**

**If you already have a P&A Group login...**

2. Click Go to HSA plan.
3. This takes you to your HSA portal.

**If this is your first time logging into your P&A Account...**

1. Go to P&A's website at [www.padmin.com](http://www.padmin.com) and navigate to the blue login box at the top of the page. Select Employees.
2. Under My Benefits Account Login, click the **First Time Logging In** link. You will be prompted to create a username and password for your account. Enter the credentials you just created.
3. After you're logged into your account, click **Go to HSA Plan**.
NAVIGATING YOUR HSA PORTAL

HSA Landing Page
Below is an example of how the main landing page appears when you reach your HSA portal.

HSA Home Page
To navigate to the home page at any time, click the house icon in the main menu (see red arrow). Below is an example of how the home page appears.
HOW TO ADD A BANK ACCOUNT TO YOUR HSA

While there are no “claims” with an HSA plan, you can reimburse yourself from your own HSA. For example, let’s say you purchase an HSA eligible expense with your own out-of-pocket money because you forgot to use your HSA Benefits Card. You can transfer the amount of the eligible expense from your HSA into your banking account. In order to transfer funds between accounts, you first have to setup another bank account in your HSA portal. Please see the below instructions.

Step 1
Go to My Account in the main menu and select Account Details from the drop down.

Step 2
From there, you will land on the Benefit Account Summary page. Select Contributions.

Step 3
Next, you’ll see the Deposits/Contributions page. Choose Add Bank Account.

Continued on next page
Step 4
A pop-up screen will appear labeled **Add Bank Account**. Fill out the requested information and click **Submit**.

![Add Bank Account](image)

**TRANSFER MONEY FROM YOUR HSA TO ANOTHER ACCOUNT**

**Note:** This option is if you would like to transfer money from your HSA to your checking/savings account, or pay a provider.

**Step 1**
Go to **My Account** in the main menu and select **Bill Pay** from the drop down.

**Step 2**
This is the Bill Pay landing page. Select **My Bank Account** to transfer funds to your own account, or select **Bill Pay** to pay a provider directly.

Continued on next page
Step 3 part 1

A pop-up screen will appear. Complete the requested information and payment options. You can reimburse yourself or pay someone a provider/service, like your doctor. To reimburse yourself, select Pay Me and then select Deposit to my account on file or send me a check.
Step 3 part 2
If you select **Deposit to my account on file**, a box will appear labeled **Add Deposit Account**. Choose this to add your bank account information.

Step 4
A pop up screen labeled **HSA Bill Pay Deposit Account** will appear. Fill in your bank account info and click **Save**. Go back to Step 3 part 1, select your designated deposit account and click **Submit**.

**QUESTIONS? CONTACT P&A GROUP CUSTOMER SERVICE**

P&A’s team is here to assist you Monday - Friday, 8:30 am - 10:00 pm ET. Call (800) 688-2611, or use the online webchat feature to chat with a customer service rep at [www.padmin.com](http://www.padmin.com).

**PLEASE READ:** P&A Group encourages you to save all receipts for your HSA expenses in case you are ever audited by the IRS. If you use the account for an ineligible expense, you could face up to a 20% IRS tax penalty. Please use the account wisely. If you are unsure of what expenses are eligible, please log into your HSA and view HSA Store’s eligible expense list. You can also contact P&A Group’s customer service team for assistance.