Using your Health Reimbursement Agreement (HRA) for Retirement Benefit Premium Billing

Who's Who: Contacts and Other Information

There are a few groups you will interact with during your retirement for health claims reimbursement, premium billing, and other tasks. Below is a quick breakdown of each vendor and what they do for you:

Gallagher HealthInvest

The corporation that administers and maintains your HRA account.

What They Do for You:

- Allow you to check your HRA account balance

Contact Information:

- Email: *Secure messaging is available in the online portal under "Help" in the top-right corner*
- Phone: 1-833-880-2565
- Website: https://www.healthinvesthra.com/

P&A Group

A 3rd party retiree billing administrator contracted by the City of Fairfield to handle retiree benefit premium billing, retiree open enrollment, qualifying life events and more.

What They Do for You:

- Generate your billing invoices
- Process premium payments
- Resolve insurance coverage issues
- Process qualifying events
- Manage spouse/dependents (for insurance coverage)
- Run the annual retiree open enrollment

Contact Information:

- Email: cobra@padmin.com
- Phone: 716-852-2611
- Fax: 877-855-7105
- Website: www.padmin.com

City of Fairfield Human Resources Department

What We Do for You:

- Provide secondary support if you cannot solve issues with P&A customer support directly

Contact Information:

- Email: benefits@fairfield.ca.gov
- Phone: 707-428-7394
- Address: 1000 Webster St, Fairfield CA, 94533
- Website: www.fairfield.ca.gov

In Your Exit Interview

Make note of the employer plan number for your HRA account provided to you during your exit interview. If you worked in various City of Fairfield bargaining units during your career, you may have more than one HRA account, each with unique plan numbers and balances.

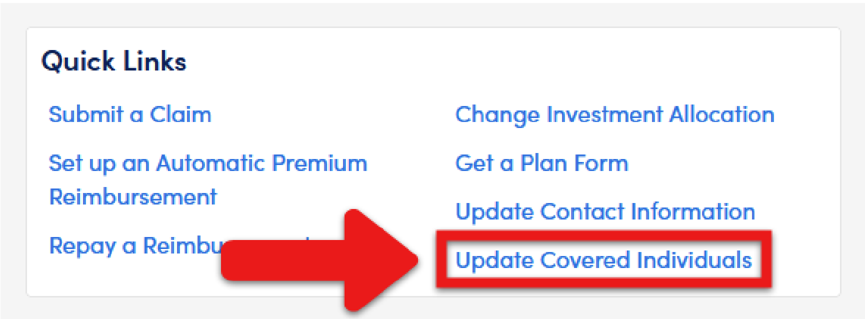
After your Retirement Date

HR will send an automated notification to Gallagher updating your retired status and provide a benefit eligibility date, which is your retirement date. The benefit eligibility date marks the start of when you can begin submitting eligible benefit claims to Gallagher for reimbursement.

Updating Spouse and Dependents

It is important to confirm that your spouses and dependents are updated with Gallagher before you begin submitting claims for yourself or your dependents.

- Log into Gallagher's online portal
- In the **Quick Links** area, click "Update Covered Individuals":



- Click "Add Covered Individual" and complete the on-screen prompt:

Please note that if you are making any updates to your spouse/dependents with Gallagher, you should also do the same in P&A's portal.

Setting Up Automatic Reimbursement: Direct Deposit or Check by Mail

During the setup of your account, you will have been prompted to elect direct deposit or check by mail. If you wish to change your election, or update your account on file, click **My Profile** in the top menu bar:

Then click **Account Preferences**:

Then **Update**:

Follow the on-screen prompt to make your election.

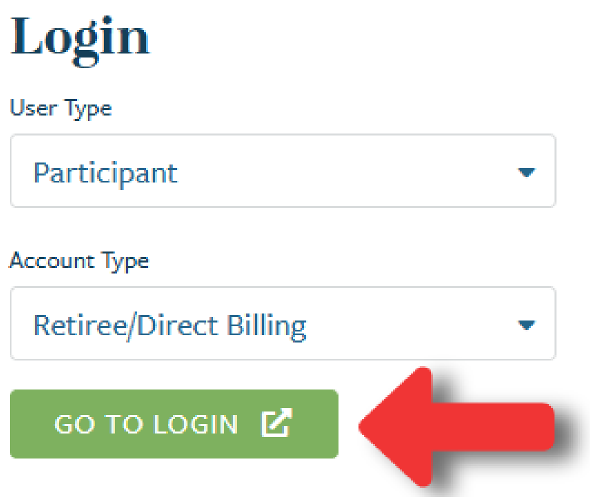
If you prefer to have your retirement benefits be paid automatically, you should request **direct deposit**.

Downloading your First Retiree Benefit Invoice from P&A

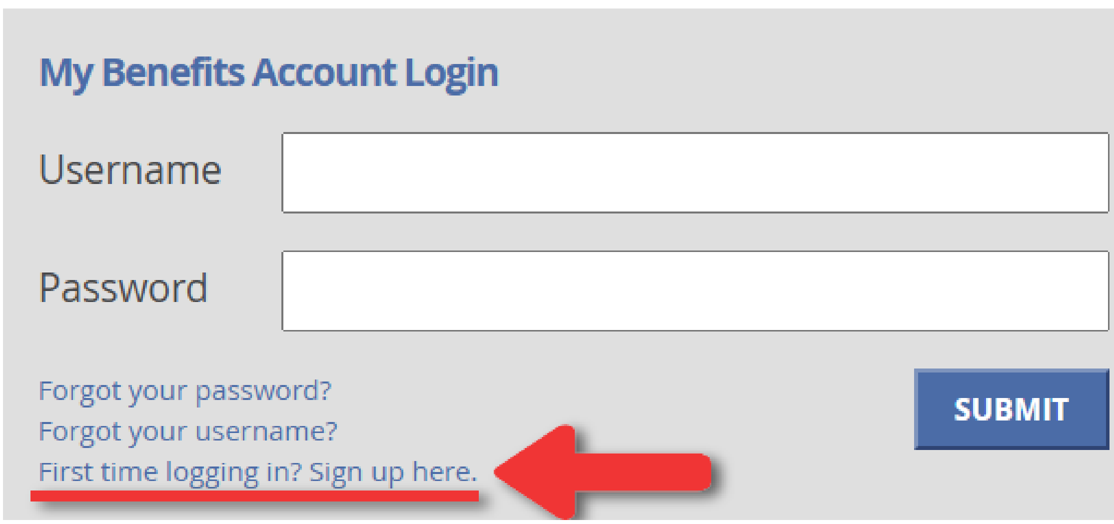
In roughly the first month after retiring, your first benefits premium invoice from P&A will be generated. You will need this invoice to establish your recurring reimbursement claim with Gallagher.

Creating your P&A Account

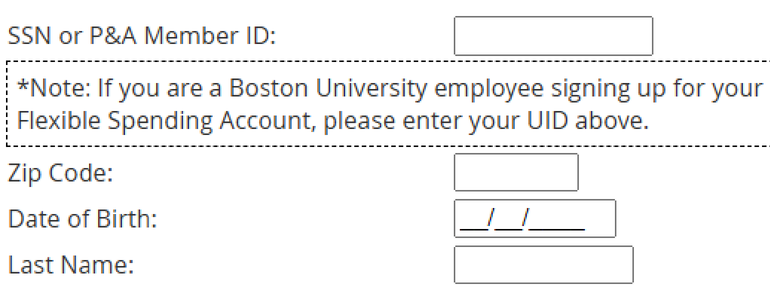
Go to P&A's website at www.padmin.com and under **Login**, select **Participant** under user type and select **Retiree/Direct Billing** under account type. Click **Go To Login**.



On the account login page, click **First time logging in? Sign up here.** option at the bottom.



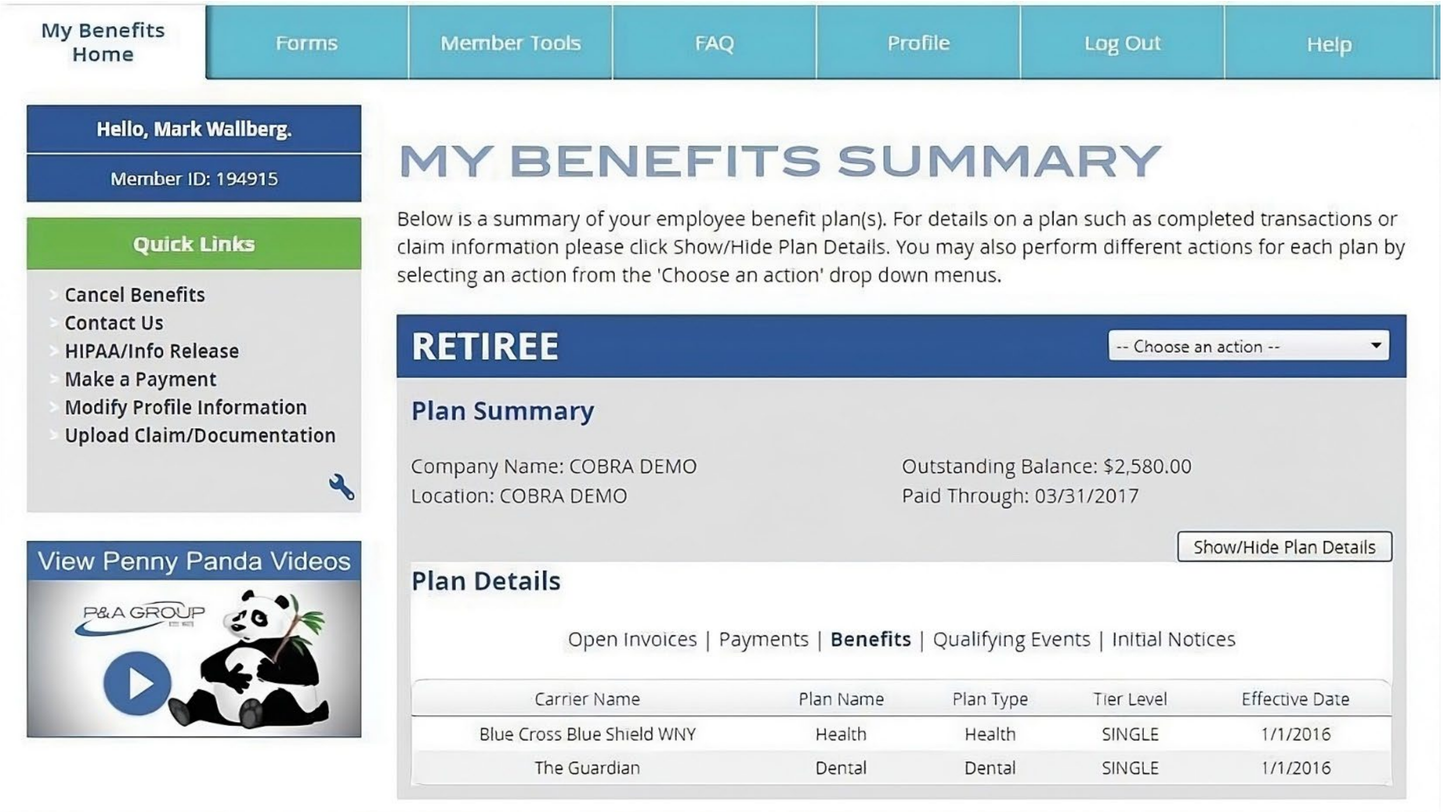
In the pop-up screen that appears, enter your information.



After submitting, you will then be prompted to create your username and password. Keep a copy of your login information in a secure location you have access to, such as a password manager.

P&A Benefits Portal

Once logged in, you can view your My Benefits Summary, which displays your retiree plan(s). You can also view your billing invoices, make payments, view benefit plan details, process qualifying life events, and manage dependents.



Download a Copy of your First Invoice

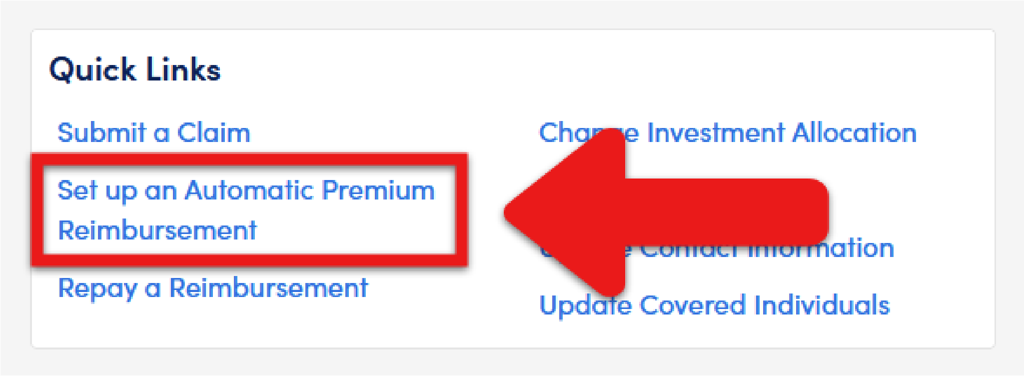
On the home screen, click **Open Invoices** underneath Plan Details:

Locate your first invoice in the list that appears and download it to your device. You will use this file to create your recurring HRA reimbursement with Gallagher.

Submitting Your Recurring Claim

Once you have a digital .PDF copy of your first P&A invoice:

- Log into Gallagher's online portal
- Under **Quick Links**, select "Set up an Automatic Premium Reimbursement":



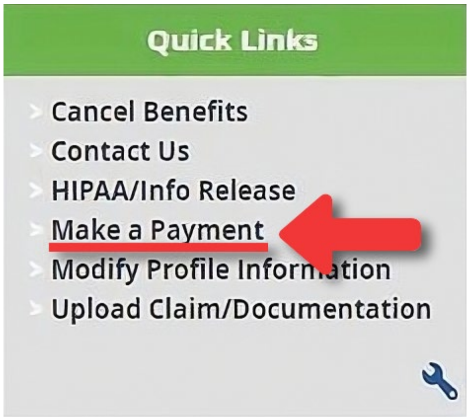
- Follow the on-screen prompts to set up your reimbursement.

Receiving Your Reimbursement

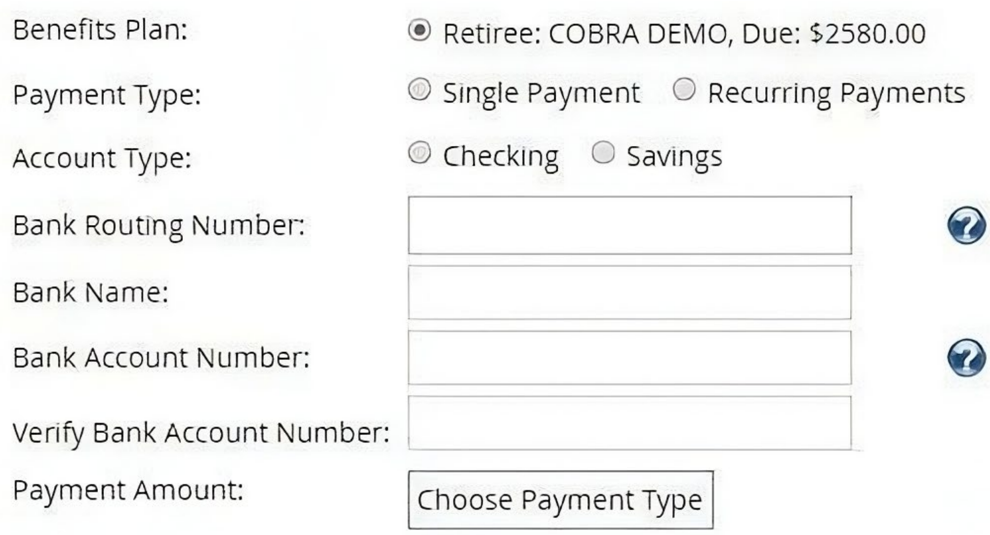
Depending upon your banking institution, you should receive your first direct deposit within 1-3 business days at the start of every month, but generally toward the end of the 1st week of every month.

Setting Up Automatic Payments: P&A

To setup automatic payment of your monthly retirement premiums, log into P&A's benefits portal. Under **Quick Links** on the left side of your screen, click **Make a Payment**.



Select the benefits plan you want to pay and check **Recurring Payments**. Fill in your bank account information.



Your first payment date will be shown in the **User Agreement**. Confirm that this date is after your monthly HRA reimbursement deposit. After confirming your information, click submit.

What to Expect

Once you have set up automatic withdrawals with P&A, you should expect:

- Your HRA reimbursement to be direct deposited into your bank account within the first week of every month
- Your automatic payment schedule with P&A will withdraw the premiums from your bank account (which should be timed to occur **after the reimbursement is deposited into your account**)
- Your benefit premiums will be automatically paid every month using your HRA funds