



Date: October 13, 2016

To: Health Insurance Plan Participants
Enrolled in Medicare Part B

From: Human Resources Department

Subject: 2017 Medicare Part B Premiums

As we enter the fourth quarter of 2016, we would like to take this opportunity to bring to your attention what you will need to do - with regards to your Medicare Premium reimbursement - to get ready for 2017.

The Bank will continue to refund the monthly Medicare Part B premium payments to all participants in the Medical Plan, who are enrolled in Medicare Part B, including their eligible dependents (spouse and dependent parents) also enrolled in Medicare.

You will soon receive a letter from the Social Security Administration (SSA) indicating what your 2017 Medicare Part B premium will be and the basis for its calculation. Our office requires that you provide us with a copy of this letter (you may delete information regarding your SS Income) in order to verify what your 2017 premium will be.

If you don't receive the letter from SSA, but you have been paying the premiums quarterly, please send a copy of the bill "Notice of Medicare Premium Payment Due" as proof of your payments.

Please note that if the monthly premium amount shown on your bill is not clear (i.e., poor fax or scanned image) or does not match the Medicare premium table, the IDB may need to request additional information before your reimbursement can be issued.

It is an IDB requirement that Medicare plan participants do send their Medicare Part B premium information every calendar year to keep their records current and eligible to continue to receive the reimbursement.

For Plan Year 2017, P&A will continue to serve as the administrator of our Medicare Part B Premium Reimbursement program.

Working with P&A Group since the beginning of 2015, you may have experienced some of the enhanced capabilities they brought to this process, such as:

- Online account access at www.padmin.com
- Customer Service at **(844) 852-2611**, Monday to Friday from 8:30 a.m. to 10:00 p.m. EST
- Speedy claim processing and e-mailed account notifications
- Direct deposit into your bank account. P&A issues the payment 2-3 days prior to the end of the month
- Smartphone technology: mobile website, texting and premium reimbursement claim upload

Claim submission methods:

Please mail, fax or scan the aforementioned documents to one of the receiving ends noted below. Said documentation should be submitted to P&A Group by **December 22nd, 2016**, to ensure your January reimbursement is received by the end of January.

For reimbursement requests sent in after 12/22/2016, P&A Group will process them as soon as possible, but there is no guarantee said reimbursement will make it for the end of January deadline. You will receive your January reimbursement in February 2017.

Online Reimbursement Request – Please enter your reimbursement request directly online through the P&A website at www.padmin.com. Login to your account and select “Upload a Claim” (Medicare Part B reimbursement request) under the Members Tools tab.

Mail or Fax - Complete a P&A reimbursement request claim form and fax or mail it to:

Fax: Toll- free (855) 362-7711

Mail: The P&A Group
Flex Department
Attn: IDB Premium Reimbursement
17 Court Street, Suite 500
Buffalo, NY 14202

If you have additional questions you may contact the P&A Group directly at **(844) 852-2611** or Carmen Sanabria at (202) 623-3137 or mariadcs@iadb.org.

Social Security Administration

“EXAMPLE”

|||||

Date: November 21, 201
Claim Number:

Your Social Security benefits will increase by percent in 201 because of a rise in the cost of living. The Social Security Act requires some people to pay higher premiums for their Medicare Part B (Medical Insurance) and their prescription drug coverage based on their income. Because of your income, your premiums will be increased. The information in this notice about your premium is for 201 only.

If you currently do not have Medicare Part B or prescription drug coverage and enroll in 201 those premiums will also be increased based on your income.

How Much Social Security Will I Get?

- Your new 201 monthly benefit amount before deductions is:
- Your 201 monthly deduction for the Medicare Part B Premium is: \$146.90

\$104.90 for the standard Medicare premium, plus
\$42.00 for the income-related monthly adjustment amount based on your 201 income tax return
- Your benefit amount after deductions that will be deposited into your bank account or sent in your check on January 9, 201 is:

HOW TO ACCESS MY BENEFITS



Follow the steps below to access your P&A benefit account(s). It's fast, easy and allows you to have 24 hour access to your accounts!

1. Go to the P&A homepage at www.padmin.com



2. Navigate to the blue login tab at the top of the homepage and select Employees.



3. Once you're on the Account Login page, notice the My Benefits Account Login on the left hand side of the screen. This is the box you will need to log into. If you are a first time user, please click on the First Time Logging In link located near the submit button. You will then be prompted to create a username and password for your account.

Home	Employee Participants	Employers & Plan Sponsors
Home > Employee Participants > Account Login		
<h2>ACCOUNT LOGIN</h2>		
<h3>My Benefits Account Login</h3>		
Username	<input type="text"/>	
Password	<input type="password"/>	
Forgot your username or password? First time logging in? Sign up here.		<input type="submit" value="SUBMIT"/>

■ By clicking “Show/Hide Plan Details” on your particular plan summary, you will be able to see your claims submitted, pending claims, claims paid, *Drug Source Purchases* and contributions.

Plan Details

[Claims Submitted](#) | [Pending Payment](#) | **[Claims Paid](#)** | [Drug Source Purchases](#) | [Contributions](#)

Check Number	Claim Number	Payment Type	Date	Amount	Memo
1019052	1897025	Check	07/03/2014	\$125.00	UPV269847
1019052	1904626	Check	07/03/2014	\$5.00	UPV275625
3163475	3163475	N/A	05/13/2014	\$25.00	N/A

Questions? Contact Our P&A Customer Service Team!

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

QUIKCLAIM SUBMISSION



Submit P&A claims and receipts directly from your smartphone- a totally paperless process!



*We built this new mobile tool to give you quicker access to your P&A Account funds. Submit a claim on the go anytime, anywhere. Follow these easy steps to submit a claim from your mobile phone.**

HOW TO USE QUIKCLAIM

1. Go to www.padmin.com and log into **My Benefits**
2. Select **Upload**
3. Choose your account and enter claim amount
4. Upload your receipt/documentation by selecting **Add File**, which will allow you to use your camera to take a picture of your receipt or select a picture from your gallery
5. Select **Continue**
6. Review the claim, agree to the authorization statement and click **Submit**
7. You have successfully submitted a claim!

QUESTIONS? CONTACT US

Hours: Monday - Friday 8:30AM - 8:00 PM ET
Toll- Free: (800) 688-2611
Live Online Chat: www.padmin.com

www.padmin.com

Buffalo | New York City | Los Angeles | Raleigh | Baltimore