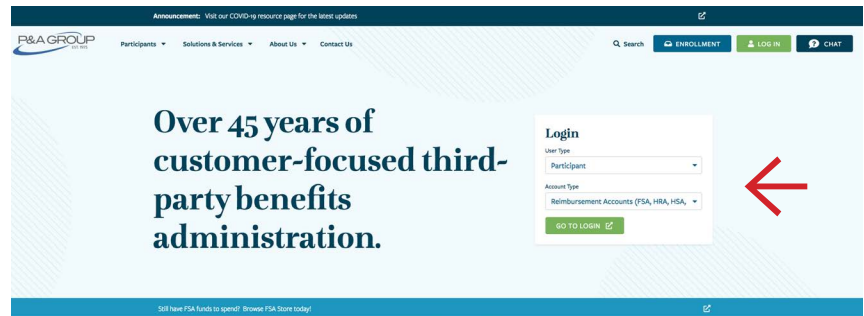


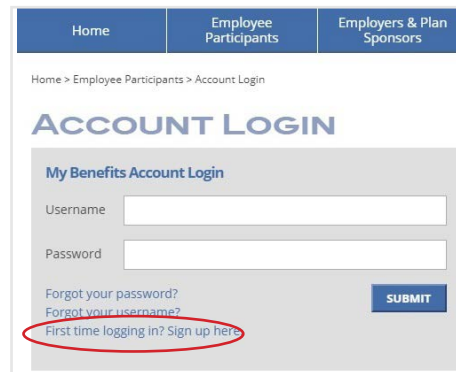
How to Log Into My Benefits

- 1 Go to www.padmin.com and in the Login box make sure “Participant” is selected under User Type. Choose your Account Type and click “Go to Login.”



- 2 Under My Benefits Account Login, enter your username and password and click “Submit”. If you are a first time user, click the “First Time Logging In” link. You will be prompted to create a username and password for your account.

TIP: You must click the Submit button when you are finished.



- 3 After you successfully logged into your account, your My Benefits Summary will be displayed. This shows a summary of every plan made available to you through your employer.

Click “Show/Hide Plan Details” to expand the Benefits Summary and display claims submitted, pending claims, claims paid and contributions.

This example is for illustrative purposes only.



P&A CUSTOMER SERVICE

HOURS: Monday - Friday, 8:30 a.m. - 10:00 p.m. ET | **PHONE:** (716) 852-2611 | **WEB:** www.padmin.com