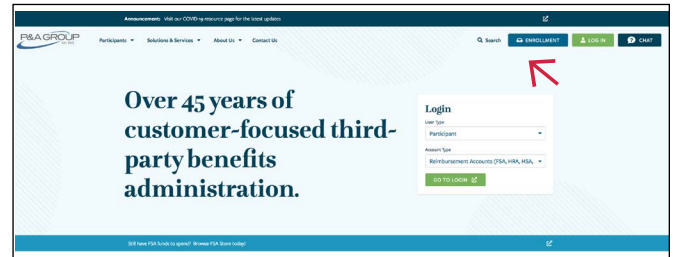


Welcome to Online Enrollment! Follow the steps below to access P&A Group's online enrollment center.

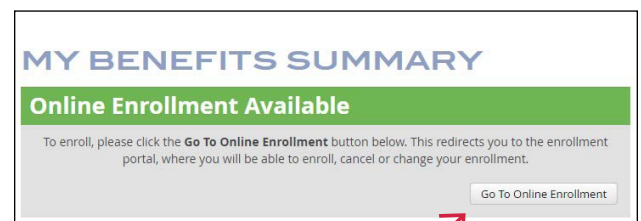
- 1 Go to www.padmin.com. Choose Enrollment at the top of the screen. Select FSA to enroll in the Flexible Spending Account.



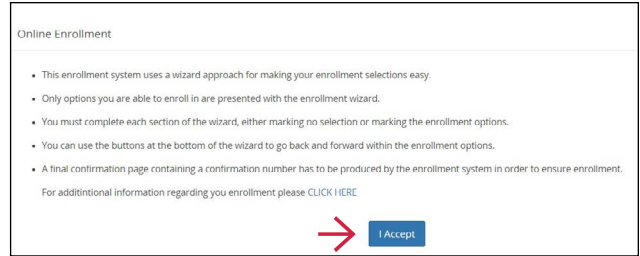
- 2 If you previously created an online account, enter your username and password under Existing User Sign-In. Click Submit.

If you are a first time user, use the New User Sign-In box to access online enrollment. Enter your credentials and click Submit.

- 3 Once logged in, click Go to Online Enrollment.



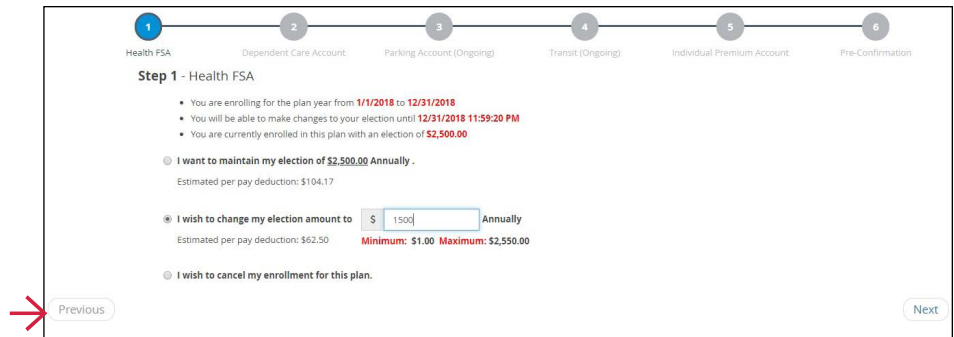
4 A pop up of instructions will appear on your screen. After reading, click I Accept.



5 Online Enrollment Wizard – you are now ready to make your elections based on the account(s) made available by your employer. For each account available, make your election choice by clicking the gray circle. You can choose to maintain your current election, change your election amount, cancel your election or opt not to enroll.

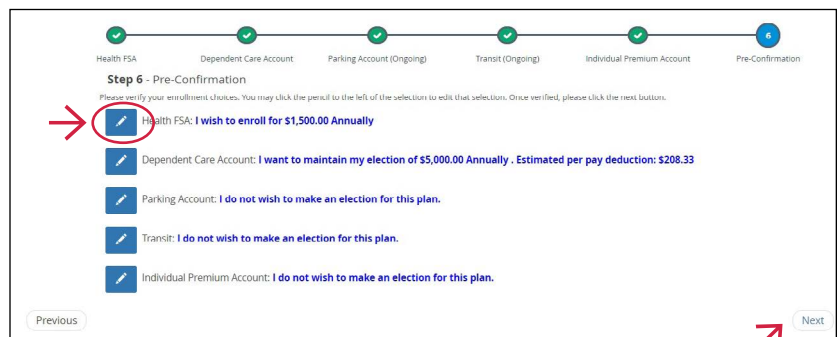
To change your annual Health FSA election amount, enter your desired annual election. The estimated per payroll deduction will appear below. Once finished, click Next. To go back at any time, click Previous.

Example
(Not all plans below may apply to your employer)



6 Pre-Confirmation Page – this page summarizes the elections you made. To make any changes, click the blue pencil icon and you'll be directed back to your account options. If no changes are needed, click Next.

Example
(Not all plans below may apply to your employer)



7 Enrollment Complete Page – your enrollment is now complete. Please note the available options to help manage your account, like e-mailing or printing your confirmation page. You can also access forms, update your direct deposit information and more.

