



## ADMINISTRATIVE OFFICES

**HEALTH & WELFARE, PENSION AND DEFINED CONTRIBUTION**

**3109 N. 24th Street, Suite 105 ♦ Phoenix, AZ 85016**

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**[www.azpipe.org](http://www.azpipe.org)**

December 2025

RE: Arizona Pipe Trades H&W Fund  
HRA Annual Deposits

Dear Retiree,

As a Medicare-Eligible Retiree with a retirement date prior to August 1, 2009, you are entitled to a \$1,000.00 contribution made by the Fund to your Health Savings Account (HRA) effective January 1, 2026. Additionally, your Medicare Eligible Spouse is entitled to an additional \$1,000.00 contribution.

If your spouse has passed away, you are not eligible to receive the additional spousal \$1,000.00 contribution. Please notify the Trust Fund Office of any changes to your dependents. If you fail to provide notice, you will be required to reimburse the Fund for any benefits mistakenly paid.

Per the Plan rules, *the Plan will reimburse HRA Participants for Medical Care Expenses, under IRC Section 213, except those expenses excluded from the Plan in accordance with Section 5.13. "Medical Care Expenses" include, but are not limited to, COBRA premiums, premiums for individual or group health insurance coverage whether purchased in the individual insurance marketplace or on a private exchange (including a Retiree Medicare exchange), or public state or federal Health Insurance Marketplace, premiums for Long Term Care insurance, and Medicare premiums up to the unused amount in the HRA Participant's HRA Account, provided a claim for such benefits is submitted in the appropriate manner, as determined by the Board of Trustees.* A more exhaustive list of eligible expenses can be found at <https://www.irs.gov/pub/irs-pdf/p502.pdf>. However, the list at the link has not been updated to include the 2022 amendment to Section 213 that includes over the counter, non-prescription medications and personal protective equipment as *eligible* expenses.

For more information about how to use your HRA account, update your dependents, and to submit claims, please contact the Trust Fund office at 602-956-1950.

Sincerely,

HRA Administration