

ADMINISTRATIVE OFFICES

HEALTH & WELFARE, PENSION AND DEFINED CONTRIBUTION

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Retiree Only HRA – Benny Card FAQ Additional Information

1. Eligible Retirees HRA Balance Automatically Transferred

Upon retirement, any eligible Participant of the Arizona Pipe Trades Health and Welfare Trust Fund with an HRA will have their HRA account balance automatically transferred to the Arizona Pipe Trade Health and Welfare Trust Fund Retiree Only HRA Plan.

2. Eligible HRA Expenses

Upon retirement, you and your Dependents may continue to use your HRA account balance for all uses as permitted by the I.R.S. Common items for which you may use your HRA account balance include: payment of some Medicare Premiums, medical supplies (bandages, crutches, hearing aids, wheelchairs, etc.), and medically necessary vision and dental expenses. (See Benny Card FAQ #2 for additional information regarding eligible expenses).

3. Using Your HRA Balance

There are two ways to use your HRA account balance:

- i. You must pay for eligible medical care expenses and then seek reimbursement from your HRA account by submitting an HRA Reimbursement Request. You must submit your claim to the Fund Administrator within two years from the date of service on the claim; or
- ii. You may use the Benefit Card. The card works just like any other pre-paid credit card. When you purchase any eligible health care items at a business or pay for eligible services, you simply use your Benefit Card to purchase those items or services. The amount will then be deducted automatically from your HRA account. The Benefit Card eliminates most out-of-pocket cash outlays and paperwork, as well as the need to wait for reimbursement checks. (For more information regarding use of the Benny Card, see Benny Card FAQs #9-18).

4. How to Check HRA Account Balance

Each year, Participants receive a statement of his or her HRA account balance, and all payments made from the HRA Account for that Plan Year. Participants may also check their account balance by following the link on their Participant website at: <https://www.ourbenefitoffice.com/Azpipe/Benefits/Vacation.aspx>

5. Use by Eligible Spouses and Dependents

If you have Spouse at the time the HRA Account was transferred to this Retiree Only HRA Plan

upon retirement, that HRA account was set up as a joint HRA account. If you predecease your spouse, your surviving Spouse will continue to be eligible and may continue to use the account balance for eligible expenses.

6. Forfeiture

If your account balance falls below \$1,000.00, the balance will be forfeited if you do not use the account for twenty-four (24) consecutive months.

7. Termination

Your account will terminate when both you and your spouse die. However, your children may submit claims that you or your spouse incurred prior to death.