



Bricklayers & Allied Craftworkers Local 9 Welfare Fund of Western PA
PO Box 160
Troy, MI 48099-0160
Phone: (412) 317-6538 or Toll Free: (877) 270-1199
www.BACLocal9Benefits.org

Dear Participant,

The Trustees of the Bricklayers & Allied Craftworks Local 9 Welfare Fund of Western PA (Fund) are pleased to provide a summary update about the Medical Reimbursement Account (MRA).

Effective for hours worked on or after October 1, 2022, a portion of the hourly Employer Contributions received on your behalf will be credited to the MRA set up on your behalf. Plans A, B, D, or E will be eligible to receive MRA credits based at \$.50 per hour and Plan C will be eligible to receive MRA credits based at \$.75 per hour. The Opt-Out MRA Only Plan will be eligible to receive 50% of the hourly contribution rate of their hours to the MRA.

The MRA can be used to cover out-of-pocket expenses, including medical, dental, vision, and prescription copays and expenses not otherwise covered by the Plan, and which qualify as a medical expense under the Internal Revenue Code (IRS Pub 502 available at www.irs.gov). You will receive a “Benefit Reimbursement Credit Card” (referred to as a “WEX Card”) to pay for eligible medical expenses. You may also submit receipts of medical expenses with a completed MRA form to the Fund and receive a reimbursement check. Make sure you retain all your receipts when you use the Benefit Reimbursement Credit Card, as you may need to prove that those expenses qualified as medical expenses (this is referred to as “substantiation”). If you cannot prove the expenses were medical, you may owe additional tax.

Included within this correspondence are:

- **Frequently Asked Questions (FAQ)** that we hope will answer most of your questions regarding eligible expenses, terms, and conditions of the MRA, and the reimbursement process. Due to IRS regulations, the Fund is required to verify your claims and, in certain circumstances, must obtain full itemization of expenses that you are claiming for reimbursement from your MRA.
- **MRA Claim Form** for use when manually submitting reimbursement requests.
- **Terms and Conditions of the MRA which include a Certification for Wex Card Use.** The Certification states your understanding and acceptance of the restrictions that apply to the Card’s use. Please keep these material with your Summary Plan Description.

Please read these documents carefully and be sure to keep these documents in a safe place for future reference.

If you have any questions, feel free to contact the Benefits Office at (877) 270-1199 or (412) 317-6538.

Sincerely,

The Benefits Office for the
Board of Trustees of the Bricklayers & Allied Craftworkers
Local 9 Welfare Fund of Western PA.

Important Information About Your Prepaid Benefits Card



Frequently Asked Questions

General Questions on Prepaid Benefits Card (WEX Card)

1. What is a Prepaid Benefits Card?

Prepaid Benefits Card is a special-purpose MasterCard® Card or Visa® Card (WEX Card) that gives participants an easy, automatic way to pay for qualified health care/benefit expenses. The Card lets participants electronically access the pre-tax amounts set aside in their respective employee benefits accounts such as your Medical Reimbursement Account (MRA).

2. How does the Prepaid Benefits Card work?

It works like a MasterCard® Card or Visa® Card (WEX Card), with the value of the participant's account(s) contribution stored on it. When participants have qualified eligible expenses at a business that accepts MasterCard debit cards or Visa debit cards, they simply use their Card. The amount of the qualified purchases will be deducted – automatically – from their account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

3. How does the Prepaid Benefits Card change how the participant is reimbursed for expenses?

With the Prepaid Benefits Card, participants simply swipe their Card, and the funds are automatically deducted from their respective employee benefit account(s) for payment. The Card eliminates most out-of-pocket cash outlays and paperwork, as well as the need to wait for reimbursement checks.

4. Is the Prepaid Benefits Card just like other MasterCard Cards or Visa® Cards (WEX Card)?

No. The Prepaid Benefits Card is a special-purpose MasterCard® Card or Visa® Card (WEX Card) that can be used **only** for qualified health care/benefits expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

5. How many Prepaid Benefits Cards will the participant receive?

The participant will receive two cards. If participants would like additional Cards for other family members, they should contact their Benefit Office.

6. What if the Prepaid Benefits Card is lost or stolen?

Participants should call their Benefit Office to report a Card lost or stolen as soon as they realize it is missing, so the Administrator can turn off their current Card(s) and issue replacement Card(s). If the Benefit Office and the issuing bank are notified within two business days, the participant will not be responsible for any charges. If the notification is after 2 days, the participant may be responsible for the total amount of transactions applied to the lost or stolen card.

Getting Started and Activating Your Card

1. How do participants activate the Card?

Participants should call the toll-free number on the activation sticker on the front of the Card.

Participants requesting multiple cards can use all Cards once the first Card is activated – they do not need to activate all cards. They should wait one business day after activation to use their Cards. Each Card user should sign the Card with his or her own name.

2. What dollar amount is on the Prepaid Benefits Card when it is activated?

For Health Care MRA's, the dollar value on the Card will be the participant's MRA account balance. It is from that total dollar amount that eligible expenses will be deducted as you use the Card or submit manual claims.

Using the Card

1. Where may participants use the Prepaid Benefits Card?

The Prepaid Benefits Card can be used to pay for eligible goods and services at providers/merchants that offer these goods or services and accept MasterCard prepaid cards or Visa prepaid cards.

IRS regulations allow participants to use their Cards in participating pharmacies, discount stores and supermarkets that can identify MRA-eligible items at checkout. ***Participants cannot use their Cards at discount stores, department stores, and supermarkets that do not participate. The Card transaction may be declined. Participants can use their Cards at freestanding pharmacies and health care providers, such as hospitals, doctors, dentists, etc.***

2. Are there places where the Prepaid Benefits Card will not be accepted?

Yes. The Card will not be accepted at locations that do not offer eligible goods and services, such as hardware stores, restaurants, bookstores, gas stations and home improvement stores.

Cards will not be accepted at discount stores, department stores, and supermarkets that cannot identify MRA-eligible items at checkout.

3. If asked, should participants select "Debit" or "Credit"?

Prepaid Benefits Card is a prepaid card. But, since there is no "prepaid" selection available, participants should select **"Credit."** Participants do not need a PIN and cannot get cash with the Prepaid Benefits Card.

4. How will the Card work in participating discount stores and supermarkets?

- a. Bring prescriptions or vision products and other purchases to the register at the checkout to let the clerk ring them up.
- b. Present the Card and swipe it for payment.
- c. If the Card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the products are MRA-eligible), the amount of the MRA-eligible purchases is deducted from the account balance. The clerk will then ask for another form of payment for the non-MRA-eligible items.
- d. If the Card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
- e. The receipt will identify the MRA-eligible items and may also show a subtotal of the MRA-eligible purchases.
- f. In most cases, the participant will not receive requests for receipts for MRA-eligible purchases made in participating discount stores or supermarkets.

5. Why do participants need to save all their itemized receipts?

Participants should always save itemized receipts for MRA purchases made with the Prepaid Benefits Card. They may be asked to submit receipts to verify that their expenses comply with IRS guidelines. The need for you to retain copies of all receipts and records is an IRS requirement that the Trustees are required to enforce for you to receive and not lose tax-favored treatment. Each receipt must show: the merchant or provider's name, the service received, or the item purchased, the date and the amount of the purchase.

6. What if participants lose their receipts or accidentally swipe the Card for something that is not eligible?

Usually, the service provider can recreate an account history and provide a replacement receipt. If a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, the participant can send a check or money order to the Benefit Office for the amount so it can be credited back to the participant's MRA account.

7. May participants use the Prepaid Benefits Card for prescriptions ordered prior to activating the Card?

No. The Card must be activated prior to the order and/or purchase date of prescriptions. In some cases, participants need to wait one business day after activating the Card to purchase prescriptions at their pharmacy. For example, if the Card is activated on Tuesday, a prescription can be ordered and picked up on Wednesday.

8. May participants use the Prepaid Benefits Card if they receive a statement with a Patient Due Balance for a medical service?

Yes. If they have money in their account for the patient balance due and the provider accepts MasterCard debit cards or Visa debit cards, participants can simply write the Card number on their statement and send it back to the provider. Before providing your Prepaid Benefits Card number, be certain that the provider has submitted the charges to your health insurance, that your health insurance has considered and processed the claim, and that the remaining balance to be applied to your Prepaid Benefits Card represents only the patient's responsibility after any health insurance payments due.

9. How do participants know how much is in their account?

They can call the Benefit Office at the phone number on the back of the Card to obtain their current balance or follow the link to the "WEX Health Card" at the participant website, www.ourbenefitoffice.com/BacLocal9/Benefits that can be found under "Health Care" on the home page. You can also obtain your balance by downloading the app "BeneSys Member Reimbursement" from your mobile app store.

10. What if participants have an expense that is more than the amount left in their account?

By checking their account balance often, participants will have a good idea of how much is available in their MRA. To check your balance, refer to question #9 above for details. When incurring an expense that is greater than the amount remaining in their account, participants may be able to split the cost at the register. (Check with the merchant.) For example, participants may tell the clerk to use the Prepaid Benefits Card for the exact amount left in the account and then pay the remaining balance separately. Alternatively, participants may pay by another means and submit the qualified transaction manually via a claim form with the appropriate documentation to their Benefit Office.

11. What are some reasons that the Prepaid Benefits Card might not work at point of sale?

The most common reasons why a Card may be declined at the point of sale are:

- a. The Card has not been activated.
- b. The Card has been used before the 24-hour period after activation is over.
- c. The participant has insufficient funds in his or her employee benefit account to cover the expense.
- d. Non-qualified expenses have been included at the point of sale. (Retry the transaction with the qualified expense only.)
- e. The merchant is encountering problems (e.g., coding or swipe box issues).
- f. The discount store, department store, or supermarket cannot identify MRA-eligible items at checkout according to IRS rules on or after January 1, 2008.

12. Whom do participants call if they have questions about the Prepaid Benefits Card?

Call the Benefit Office at the phone number shown on the back of the Card.

13. How will a participant know to submit receipts to verify a charge?

The participant will receive a letter or notification from the Benefit Office if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

14. What if a participant fails to submit receipts to verify a charge?

If receipts are not submitted as requested to verify a charge made with Prepaid Benefits Card, then the Card may be suspended until receipts are received. The participant may be required to repay the amount charged. The Benefit Office will advise the participant that the Card has been suspended if a receipt is not received. Submitting a receipt or repaying the amount in question will allow the Card to become active again.

15. Why might my Wex Card be suspended?

The most common reason why your Wex Card might be suspended is because your Wex Card transactions have not been verified as qualified IRS expenses.