

IBU of the Pacific National Health Benefit Trust

November, 2025

2026 HRA Plan Information & Changes

Dear retiree,

This letter contains important information about your HRA benefits and funding as of January 1, 2026. Please read carefully.

Trust records indicate that you have an account under the Inlandboatmen's Union of the Pacific National Health Benefit Trust for the Retiree Health Reimbursement Arrangement "HRA."

The annual funding of Health Reimbursement Account (HRA) for the calendar year of **2026 has increased to \$1,920 per year (\$160/month) previously \$1,844/yr - \$157/mo**; no action is needed on your part to receive the new reimbursement amount effective January 1, 2026, as long as you remain covered under an eligible Medicare plan. There are no other changes in HRA benefits.

Medicare open enrollment is October 15th through December 7th. There are several things to keep in mind during the open enrollment period:

- If you wish to change any plans carriers, please contact Via Benefits and they will assist you to dis-enroll from your current plan and enroll in a new plan.
- There are some plans that Via Benefits does not contract with, such as Kaiser or HMSA (in Hawaii). You will not be excluded from choosing these plans; however, you need to contact Via Benefits and confirm enrollment/dis-enrollment to receive proper HRA benefits.

If you have any questions regarding Via Benefits, your current health plan, or the HRA, contact Via Benefits directly at: 1-866-715-8004 or go to Via Benefits Web Portal: <https://my.viabenefits.com/ibu>