



Local 598 Plumbers and Pipefitters Industry Health and Welfare Plan

Health Reimbursement Arrangement (HRA)

Summary and Fact Sheet for the Active Plan

Welcome to your Health Reimbursement Arrangement or HRA. Your HRA is funded with a portion of your health and welfare employer contributions. The funds are added each month to your individual account. There they are held for you to pay for covered out of pocket expenses for you and your eligible family members.

COVERED ITEMS

There is a long list of what you may use the funds for, which is governed by the IRS. You cannot withdraw funds in advance and then use them to pay for medical expenses. You must incur the expense first and then have it reimbursed. Here is a summary of some of the things you can use the funds to pay for:

- Acne treatment
- Acupuncture
- Allergy & Sinus medication
- Antifungal foot cream
- Asthma treatment
- Bandages/gauze
- Birthing classes or Lamaze
- Blood pressure monitor
- Braces (knee, ankle, wrist)
- Breast pump
- Chiropractic services
- Coinsurance
- Cold/cough medication
- Compression stockings
- Contacts & solutions
- Copays
- CPAP machine
- Crutches
- Deductibles
- Dental services
- Diabetic supplies
- Fertility monitor
- Fertility treatment
- First Aid Kit
- Flu shots
- Genetic testing
- Group therapy
- Hearing aids & supplies
- Hospital fees
- Humidifiers
- Incontinence supplies
- Lab work
- Lactation Consultant
- Laser eye surgery
- Massage therapy provided in a medical setting
- Menstrual products
- Naturopathic visits
- Orthodontia
- Orthotic inserts
- Pain relievers
- Physical therapy
- Physicals
- Prenatal vitamins
- Prescription drugs
- Prescription glasses
- Reading glasses
- Sleep Aids & Sedatives
- Smoking cessation products and programs
- Speech therapy
- Sterilization procedures
- Stool softener
- Thermometer
- Throat lozenges
- Vision care
- Vitamins and supplements with a prescription
- Walker
- Wart treatment
- Wheelchair & repair
- X-rays

If you want to review the entire list of things that you can use your HRA dollars for, please review IRS Publication 502 Section 213(d) or your Trust Summary Plan Description.

Accessing Your HRA Funds

Everyone with an HRA will be sent a debit card that contains the funds in your account. This is called a Benny Card and you can use it like a debit card to pay for covered medical expenses. You cannot use the Benny Card to pay for dental or vision expenses. (These expenses are eligible for HRA reimbursement but must be claimed through the Submittal Process explained below.)

You have two ways to access the funds in your account: with your Benny Card or by paying for services and requesting reimbursement. With either method, you will need to prove to the Trust that your use of the funds is acceptable to the IRS. And remember, you have 12 months from the date of service to turn in a claim.

If you did not have health insurance at the time you had the service, or if the medical expense you want reimbursed is not covered by insurance at all (such as with laser eye surgery), you can still get reimbursed. Simply turn in the claim using an itemized receipt as described below.

Benny Card

With the Benny Card you will be required to "substantiate" or verify that the services you received are covered by providing written documentation. Some Benny Card transactions, such as the \$25 office visit co-payment and your prescription drug co-payments, can be automatically substantiated. Any other service will require you to submit a copy of an itemized receipt or Explanation of Benefits ("EOB") which includes:

- The name of the Covered Person for whom the charges relate;
- The name of the provider;
- A description of the service or items purchased;
- The date the services were provided, or items were purchased; and
- The amount of the service charge and/or out-of-pocket expense that was not paid by the Plan or other insurance.

Please note that credit card or cash receipts, cancelled checks, and balance forward billing statements are not considered adequate substantiation unless they are itemized with the above information. The Benefit Office may also request that you provide substantiation on each individual service or item, even if similar.

You will receive a request from the Benefit Office to substantiate your Benny Card transactions. The request will be mailed 30 days after receipt of the unsubstantiated claim. If you do not respond another request will be sent at 60 days and then a payment notice at 90 days from the date of the claim. If you cannot provide substantiation, you will be asked to pay the Trust back the amount of the ineligible expense (i.e. the expense that was not substantiated). That amount will then be credited to your HRA. If you do not substantiate, and fail to repay the

ineligible expense, your Benny Card may be suspended and you will owe taxes on the amount unsubstantiated in that year.

Additionally, if your card is in suspension and repayment has not been received as of the end of the calendar year, you may receive an IRS Form 1099 declaring the amount of the ineligible expense(s) that resulted in suspension of your Benny Card, as taxable income. Further, the IRS guidance says that an improper payment that is not recouped should still be considered overpaid and due, even if you have paid taxes on it. As a result, the improper payment amount may be deducted from any future claim amounts prior to additional reimbursements being made.

Submitting Claims – No Benny Card

If you don't use your Benny Card, or you have dental or vision expenses, you will need to pay for your services and request reimbursement from your HRA. The same itemized receipt or Explanation of Benefits as needed to substantiate a Benny Card transaction is what you need to submit for reimbursement. See above for details. You can also sign up to have your funds directly deposited into your bank account once your claim is filed and approved.

How To Submit Claims Or File Substantiations

You have four ways to submit claims or file your requested substantiation:

1. Use the App to photograph and submit claims;
2. Download a claim form and send in paper through the USPS;
3. Download a claim form and send in paper via email; or
4. File a claim through the secure portal by uploading receipts there

The mobile application and secure online portal gives you 24/7 access to view information and manage your HRA. Following is more information about the App and the Portal.

Use the Mobile App To:

- View account balance and claims history
- File a claim
- Upload a receipt by taking a picture



Download the App:

iPhone/iPad go to the Apple Store and search for "BeneSys Inc HRA App".

Android go to the Play Store and search for "BeneSys Inc HRA App".

Use the Secure Online Portal To:

- Sign up for direct deposit
- Sign up for text message notifications
- View statements, account balances, claims and reimbursement history
- File a claim and upload receipts
- Update your banking and email information
- Change your login ID and/or password
- Report a lost/stolen Benny Visa Card and request a new one

Visit www.ua598benefits.org. Select Health Care and click on the “WEX Health” (HRA) link under “Useful Health Care Links.”

Please Note: The Summary Plan Description is the ruling document for the benefits. This guide is meant to aid you in the use of your HRA benefits. Any disagreement between this guide and the Summary Plan Description is accidental. The Board of Trustees is the only entity with authority to interpret the Plan.