

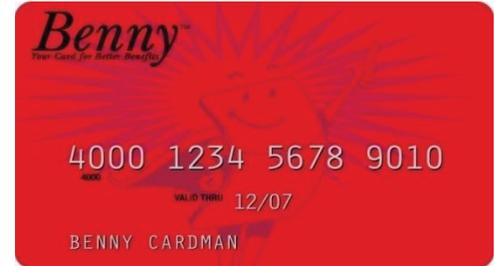


PLUMBERS & STEAMFITTERS LOCAL 166 BENEFIT FUNDS

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February 2015

The Benny™ Difference – Your Card
for Better Benefits



Dear Plumbers & Steamfitters Local 166 Health & Welfare Plan Participant:

We are excited to announce to you that beginning **March 2015** the Board of Trustees is providing you with a new and convenient way to access your Health Reimbursement Account (HRA) money. Within the next few weeks, you will receive two “Benny”™ Prepaid MasterCard® Cards at your home address for you and your family members to use beginning **March 2015**. The cards will be preloaded with the total HRA balance available to you, which can be located on your monthly status report or by calling the Benefit Office at 248-641-4966 or toll-free at 855-641-4966. The Cards will arrive in a special envelope that looks like this-- so please don't throw it out!



Your Benny™ Prepaid Card will be loaded with the available balance of your HRA (less any amounts you have already spent) and is updated regularly. The Card is used, instead of cash, to pay for qualified health care expenses. So, no more claim forms! Use your Card to pay for items such as:

- Covered prescription co-pays
- Health plan coinsurance
- Health plan deductibles
- Doctor and emergency room co-pays
- Out-of-pocket dentist fees
- Orthodontics
- Out-of-pocket vision fees



Simply swipe the Benny™ Prepaid Benefits Card each time you incur a qualified health care expense at locations that accept MasterCard and the amount of your purchase will be deducted from your HRA automatically. You can also fill in your Card number on bills you receive from providers to pay the amount you owe. It's that easy!

It's Important to Save Your Receipts!

Your Benny™ Prepaid Benefits Card will definitely improve your cash flow. However, be aware that the IRS requires the Card only be used for eligible expenses. Most of the time, we can verify the eligibility of the expense automatically. Yet, there are instances when you'll receive a letter/notification asking you to furnish an itemized receipt to verify the expense. **When you receive such a request, make sure you submit the receipts as soon as possible to avoid having your Card suspended until receipts have been submitted and approved.**

Using Your Card is as Easy as 1-2-3!

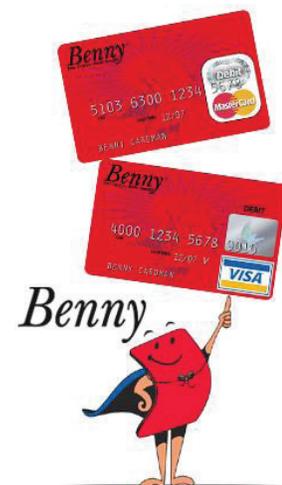
Please note there will be a \$10.00 fee charged to your HRA account if your Benny™ Prepaid Benefits Card is lost. You may also request additional cards for a \$10.00 fee.

Please read over the enclosed Q&A that should help answer many of your questions about using your new Benny™ Prepaid Benefits Card, and some general questions about your HRA as well. And remember, watch for your Benny™ Prepaid Benefit Cards that will be coming to you in the mail shortly.

We hope you enjoy this new exciting feature of your Health Reimbursement Account (HRA)!

For the Board of Trustees,

Plumbers & Steamfitters Local 166 Health & Welfare Fund



Important Information About Your **Prepaid Benefits Card**



Frequently Asked Questions

General Questions on Evolution Benefits' Prepaid Benefits Card

1. What is EB's Prepaid Benefits Card?

EB's Prepaid Benefits Card is a special-purpose MasterCard® Card or Visa® 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 Health Reimbursement Account (HRA).

2. How does the Prepaid Benefits Card work?

It works like a MasterCard® Card or Visa® Card, with the value of the participant's account(s) contributions 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?

No. The Prepaid Benefits Card is a special-purpose MasterCard® Card or Visa® 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 2 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. Replacement Cards are \$10 each, which will be deducted directly from the participant's pre-tax account.

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 or visit www.mybenny.com.

Participants can use both Cards once the first Card is activated – they do not need to activate both. They should wait 1 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 HRA's, the dollar value on the Card will be the participant's HRA account balance. It's 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.

As of January 1, 2008, IRS regulations allow participants to use their Cards in participating pharmacies, discount stores and supermarkets that can identify HRA-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 the Prepaid Benefits Card won't be accepted?

Yes. The Card will not be accepted at locations that do not offer the 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 HRA-eligible items at checkout.

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

EB's Prepaid Benefits Card is actually 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 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 HRA-eligible), the amount of the HRA-eligible purchases is deducted from the account balance. The clerk will then ask for another form of payment for the non-HRA-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 HRA-eligible items and may also show a subtotal of the HRA-eligible purchases.
- f. In most cases, the participant will not receive requests for receipts for HRA-eligible purchases made in participating discount stores or supermarkets.

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

Participants should always save itemized receipts for HRA purchases made with the Prepaid Benefits Card. They may be asked to submit receipts to verify that their expenses comply with IRS guidelines. Each receipt must show: the merchant or provider 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's not eligible?

Usually the service provider can recreate an account history and provide a replacement receipt. In the event that 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 HRA 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 1 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. As long as 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 keep track of their account balances each month by saving their Monthly Status reports that are received from the Benefit Office. Or, they can call their Benefit Office at the phone number on the back of the Card to obtain their current balance. Participants should always know their account balance before making a purchase with the Card.

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

By checking their account balance often – either on their Monthly Status report, at www.mybenny.com, or by calling their Benefit Office at the phone number shown on the back of the Card – participants will have a good idea of how much is available. 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 HRA-eligible items at checkout according to IRS rules on or after January 1, 2008.

12. Is the participant responsible for charges on lost or stolen Prepaid Benefits Cards?

If the Benefit Office and the issuing bank are notified within 2 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. Replacement Cards are \$10 each.

13. 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.

14. 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.

15. 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.