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October 27th

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## Coming in 2019:

# The Health Reimbursement Arrangement

The EIT Board of Trustees have introduced a valuable new tool to help you pay for health care — the Health Reimbursement Arrangement — which you can use starting in January 2019.

## Getting to know the HRA

The HRA is a tax-free health reimbursement arrangement that you can use to be reimbursed for eligible medical (including dental, vision and prescription) expenses incurred by you and your eligible dependents. The HRA is a collectively-bargained benefit and is administered and managed by WageWorks.

## Your HRA credit balance

Your HRA credit balance grows based on the hours that you work in covered employment. If you have been working since June 4, 2018, you have already started accumulating a credit balance based on the number of contributed hours you have worked. Starting in January 2019, you'll be able to view your accumulated credit balance online through WageWorks. You can then begin using your HRA credit balance to pay for eligible expenses **as long as you are covered under the EIT Health & Welfare Plan at the time of service.**

## Using the credit balance in your HRA

When you or your dependents receive medical care (including dental, vision and prescription services), you can be reimbursed for your out-of-pocket expenses for these services tax-free using the accumulated credits in your HRA. In order to use your HRA for medical care, the care must be considered an "eligible expense" by the IRS and you must be covered under the EIT Health & Welfare Plan at the time of your service. Here are some examples of eligible expenses:

- Deductibles
- Copayments
- Coinsurance
- Out-of-pocket Medicare and COBRA expenses

You **may not** use your HRA for ineligible expenses, including gym memberships, cosmetic surgeries or premiums through a state or federal Health Insurance Marketplace. For a complete list of IRS Section 213(d) eligible expenses, go to [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).

*(continued on next page)*



## Reimbursement for eligible expenses

Use your WageWorks debit card to pay for eligible expenses at the time of service with your HRA credit balance. Your WageWorks debit card will be mailed to you in December 2018.

If you do not use your WageWorks debit card, you can reimburse yourself for eligible expenses by submitting a reimbursement form, along with a copy of your Explanation of Benefits (“EOB”) or other itemized receipts. Additionally, your itemized receipt or EOB must include:

- **Patient’s Name:** The name of the person who received the service or for whom the item was purchased. For retail store purchases, this information may be excluded.
- **Provider’s Name:** The provider that delivered the service or where the item was purchased.
- **Date of Service:** The date on which services were provided or the item was purchased.
- **Type of Service:** A detailed description of the service provided or item purchased. A bag tag is sufficient for prescriptions.
- **Cost:** The amount you paid for the service or product and/or the portion that is not reimbursed through the EIT Health & Welfare Plan.

### KEEP YOUR RECEIPTS!

You must keep your itemized receipts for any card transactions. WageWorks may require substantiation of card transactions, and if you are not able to provide the itemized receipt to WageWorks, you will have to “pay back” your HRA for the amount reimbursed.

## Here’s an example on how to be reimbursed for care with an HRA:



If you have providers that you visit regularly, you can also set up your WageWorks online account to “Pay My Provider.” This will send payment directly to your provider and take you out of the middle.

You will be able to submit receipts for reimbursement of eligible expenses incurred for the period of January 1, 2018 through December 31, 2018.

For all claims with a date of service on or after January 1, 2019, you will be able to request reimbursement for up to 365 days from the date of service. For example, if you visited the dentist on March 10, 2019, you will have until March 10, 2020 to submit the request for reimbursement along with the necessary documentation.

### HAVE AN EXISTING HRA? *(Communication Plan Participants Only)*

If you are a Communication participant and have an existing EIT HRA and have worked after June 4, 2018, your existing HRA credit balance will be combined with your new HRA credit balance, and the rules of the new HRA will apply to the entire credit balance.

If you have not worked since June 4, 2018, your HRA will continue to work the same way as it has in the past and will not require coverage under the EIT Health & Welfare Plan to request reimbursement. However, as soon as you begin working in covered employment and HRA contribution credits start to accumulate under the new HRA Plan, you will be subject to the new HRA rules.

## Eligibility for the HRA

If you are working and eligible for medical coverage, you are eligible to use your accumulated HRA credit balance. You can also use the HRA if you lose medical coverage and choose to elect COBRA coverage.

**If you lose medical coverage and do not choose to elect COBRA coverage, your HRA will be suspended. This means you will not be able to access your HRA credit balance for reimbursement purposes.** However, your credit balance can still grow while your account is suspended if you are still working in covered employment. The HRA will remain suspended until you become eligible for coverage under the EIT Health & Welfare Plan or you enroll in Medicare coverage, whichever occurs first.

### FORFEITING OR OPTING OUT OF THE HRA

There are some instances that can result in a forfeiture of your HRA credit balance, per the Plan rules. If you lose coverage under the EIT Health & Welfare Communication or Construction Plan and do not enroll in COBRA coverage, your HRA credit balance will be forfeited three years after the HRA was suspended or inactivity (no reimbursements requested) if the credit balance of your HRA is less than \$2,500. If your HRA credit balance is over \$2,500, the credit balance will be forfeited ten years after the HRA was suspended or inactivity.

If you no longer wish to participate in the HRA, you can permanently opt out and forfeit your HRA credit balance at any time by contacting EIT.

### REMAINING CREDIT BALANCE AT DEATH

If you have a credit balance in your HRA upon your death, and you have eligible dependent(s) enrolled under the Plan, these eligible dependent(s) may be eligible to submit requests for reimbursement to WageWorks for eligible expenses. The eligible dependent(s) are not required to be covered under the EIT Health & Welfare Plan to be eligible to request reimbursement from the HRA. However, the HRA cannot be used for reimbursement of coverage through the state or federal Health Insurance Marketplace and eligible dependents who have a credit balance may be ineligible for federal subsidies for coverage.

In the event that your HRA is inactive for three or more years, your eligible dependent(s) will forfeit any remaining credit balance.

The HRA does not have a monetary value and cannot be paid out, except in the form of reimbursement for IRS Section 213(d) eligible expenses incurred by you or your eligible dependents.

If you do not have any eligible dependents under the Plan, your HRA credit balance will be forfeited.



### STAY TUNED!

Watch your mail in December for a welcome packet from WageWorks, including your HRA debit card. This packet will include helpful information about your HRA, including how to use your debit card, file claims and more. In the meantime, if you wish to learn more about WageWorks, visit [www.wageworks.com](http://www.wageworks.com). For a list of frequently asked questions, go directly to <https://www.wageworks.com/employees/support-center/support-and-faq/>.





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## Get ready for the Annual Benefit Fair!



Saturday, October 27, 2018  
8 a.m. to 2 p.m.  
2722 S. Martin Luther King Dr.



### Important HRA Information:

Be on the lookout for a welcome packet from WageWorks in December.  
You will also receive a WageWorks debit card for your new HRA!

# Meet Us at the Benefit Fair – October 27<sup>th</sup>

## Now at the new IBEW Union Hall Location

Learn more about your benefits, ask questions and receive free screenings and vaccines at the 16th Annual Benefit Fair.

### At the fair you can...

- **Speak with benefits representatives** about your medical, prescription, vision and retirement benefits.
- **Protect yourself with a free flu shot** for the upcoming flu season (bring your valid driver's license or state ID). Pneumonia and tetanus shots also will be available.
- **Get a snapshot of your overall health** with a free 15-minute biometric screening.

*This is available to actively covered members and spouses only.*

### RSVP FOR A CHANCE TO WIN A \$100 VISA GIFT CARD

If you RSVP to the Benefit Fair by October 25th and then check in at the Benefit Fair registration desk, you'll be entered to win one of two \$100 Visa gift cards, just in time for the holidays! There are two ways you can RSVP:

- **Online:** Visit [www.fundoffice.org](http://www.fundoffice.org) and click on the Benefit Fair RSVP link. If you have a smart phone or tablet, you can also use this QR code to go directly to the online registration form. (Not sure how to do this? Download a free QR reader app.)
- **By phone:** Call the Fund Office at **(312) 782-5442**. Prizes will be mailed to the winners using the address on file with EIT, so make sure your address is up-to-date.



### PROTECT YOURSELF FROM THE FLU

Get a free flu shot by visiting one of 68,000+ network pharmacies. For more information, call CVS Caremark at **(800) 566-5693**.

### MARK YOUR CALENDAR!



Saturday, October 27, 2018  
8 a.m. to 2 p.m.

### NEW LOCATION!

**IBEW Union Hall**  
**2722 S. Martin Luther King Dr.**

Hosted by EIT and Local 134

This newsletter contains information on various benefits, but it does not give you all of the details. The official plan documents have all of the details. If there are any differences between this newsletter and the plan documents, the plan documents will govern. If you have any questions about your benefits, please contact the Fund Office at **(312) 782-5442**.