



**Southern California IBEW-NECA
Health Trust Fund
Health Reimbursement Arrangement**
Administered by Coast Benefits, Inc.

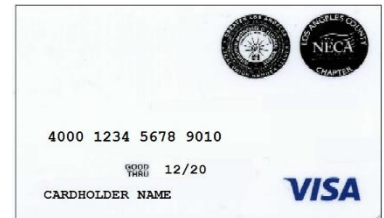


Keep yourself healthy and your wallet happy

Your Health Reimbursement Arrangement (HRA) is funded through pre-tax contributions paid on your behalf to this Health Plan. The amounts contributed to your HRA account may provide reimbursement for certain medical expenses that may not be covered by insurance. That means fewer out-of-pocket healthcare costs for you and more money in your pocket.

The money in your HRA account can be used to pay for:

- Co-payments that may be required for annual flu shots, eye glass frames;
- Medical bills you pay before meeting the Health Plan's annual deductible;
- Doctor's office and pharmacy co-payments; additional costs associated with braces; and
- Much, much more (go to coastbenefits.com for more information regarding eligible expenses).



Have you checked your HRA balance lately? Be sure to visit the Participant HRA Portal to review your balance and submit or keep track of reimbursements: <https://scibewneca.lh1ondemand.com/>

Use your HRA Debit Card or go to the Southern California IBEW-NECA HRA Portal to pay eligible expenses.

- Your HRA debit card is accepted at most merchants (e.g. CVS, Rite Aid, Costco). The HRA debit card will not work for non-eligible purchases. You can also use the HRA debit card to pay for medical bills that you receive from your doctor.
- If you transition to **COBRA** coverage or to the Southern California IBEW-NECA **Retiree Health Plan**, you can use the money in your HRA account to pay for your monthly premiums. It's easy, just file a claim using your Southern California IBEW-NECA HRA Portal: <https://scibewneca.lh1ondemand.com/> or mobile app.

Important Information

When you use your HRA debit card to pay for eligible medical expenses, save your purchase receipt. Most expenses are approved automatically, but you may be asked to submit an itemized purchase receipt to verify an expense. Below are several options available to the participant (or spouse) to pay for eligible medical expenses, if the purchase is disallowed with the HRA debit card:

- Using an iPhone or Smart phone, take a picture of the purchase receipt and submit a claim via the mobile app;
- Log onto the Southern California IBEW-NECA HRA Portal and submit a claim; or
- Download the claim form, complete it and mail in with copy of the purchase receipt, to receive a reimbursement from an HRA account.

If you are unable to log in to the Southern California IBEW-NECA HRA Portal, contact Coast Benefits, the third-party administrator hired by the Plan to process HRA benefits, at (844) 739-7956. For a more detailed list of Frequently Asked Questions, go to CoastBenefits.com or www.scibew-neca.org.

Instructions for Logging into Your HRA Portal for the First Time

1. Visit <https://scibewneca.lh1ondemand.com>
2. On the login screen, use the "Existing User" section on the left side of the screen
3. Enter your username and password
4. Click Login.
5. Your username is: First Name Initial + Full Last Name + Last 4 digits of SSN (example: jsmith6789)
The default password is: Coast1 (case sensitive)

If you are unable to log in to the HRA portal, contact Coast Benefits, the third-party administrator hired by the Plan to process HRA benefits, at (844) 739-7956.

Your Mobile App - Log into the mobile app on your smart phone.

Get started with the **SC IBEW-NECA HRA app** in minutes.



Download the SC IBEW-NECA HRA app for your chosen device from the Apple App Store or Google Play and log in using the password you use to access the Health Reimbursement Arrangement consumer portal. Touch ID Log-In available for (iOS-Apple only) allows consumers to login to their Mobile App with only the touch of their finger.

What Other Important Information Do I Need to Know?

Q: Can I use my HRA account if I am no longer eligible for benefits under the Southern California IBEW-NECA Health Trust Fund?

A: You must be eligible for Active Plan Coverage or participating in the Retiree Health Plan under the Southern California IBEW-NECA Health Trust Fund to use your HRA account. If you lose Active Plan Coverage, you may only use your HRA account to pay for COBRA premiums to continue coverage in the Active Plan or to pay self-payments required by the Retiree Health Plan. However, if you do regain eligibility before forfeiting your HRA account, you may then use your HRA account to pay for eligible expenses. In addition, if you are the surviving spouse of a deceased Participant, you can use the HRA account to pay for COBRA premiums under the Active Plan and eligible expenses.

Q. Can my HRA account be forfeited?

A: Yes, if you have not had coverage under the Southern California IBEW-NECA Active or Retiree Plan for a period of 60 or more consecutive calendar months, your account balance will be reduced to zero. Your HRA account will also be forfeited if you engage in Non-Covered Electrical Employment by being employed in any capacity and for any duration by a contractor in the Electrical Industry who is not signatory to a collective bargaining agreement with an IBEW Local Union having jurisdiction of the work, OR you are an owner of a company in the Electrical Industry which is not signatory to a CBA of an IBEW Local Union having jurisdiction for the work.

Q: What if my HRA account does not have sufficient funds to cover an expense I have submitted?

A: If your HRA account balance is insufficient to cover a claimed expense you have submitted, you will only be reimbursed for the amount of funds in your account. You may file for reimbursement of the unpaid portion of any eligible expenses when your HRA account has additional contributions credited to it.