

# Want extra cash to pay out-of-pocket medical bills?

## Your SoCal IBEW-NECA HRA Account has got you covered!



### What is my HRA Account?

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Under the IBEW Local 11/LA NECA Inside Wireman, Transportation or Railroad agreements, pre-tax contributions are made on your behalf into a Health Reimbursement Arrangement (HRA) account. These contributions were collectively bargained on your behalf to help you and your family pay out-of-pocket medical costs.

You can use the money in your HRA account to pay eligible medical, pharmacy, dental and vision costs that are not covered by the benefits you already enjoy through the Southern California IBEW-NECA Health Trust Fund.

### Where Can I Use the Money in My HRA Account?

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

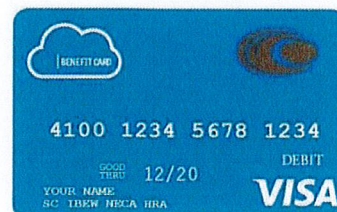
- Medical bills you pay before meeting the Health Plan's annual deductible;
- Doctor's office and pharmacy co-payments;
- Over-the-counter medications prescribed by a physician; and
- **Much, much more** (go to [coastbenefits.com](http://coastbenefits.com) for a longer list of eligible expenses).

### How Do I Use the Money in My HRA Account?

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#### Your HRA Debit Card

When the first HRA contributions are paid into your HRA account, you will receive an HRA debit card (two per family) if you have completed enrollment of yourself and eligible dependents. If you worked under the Inside Wireman, Transportation or Railroad agreements and did not receive a card, please call Coast Benefits at **(844) 739-7956**, the third-party administrator hired by the Plan to process HRA benefits



Your card is accepted at most merchants where you would have eligible expenses (e.g. CVS, Rite Aid, Costco). You can pay for your eligible expenses with the card, but it will not work for non-eligible purchases. You can also use the card to pay for medical bills that you receive from your doctor.

#### Your Online HRA Portal

On the Southern California IBEW-NECA HRA Portal, you can:

- Request a check sent to you for unreimbursed medical costs;
- Request a check to your doctor or other medical provider; and
- Manage your HRA Account, including checking your current balance.

## Instructions for Logging into Your HRA Portal

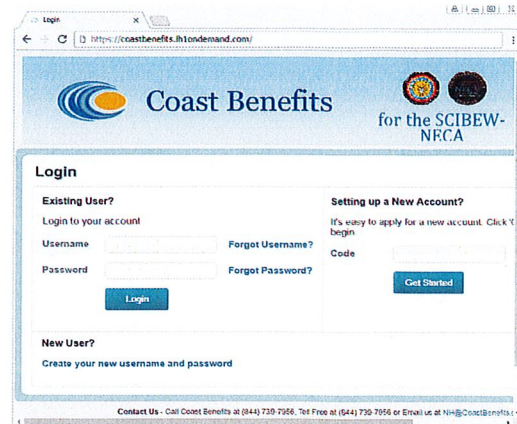
- Go to <https://coastbenefits.lh1ondemand.com>
- Enter your username and password.
- Click **Login**.

If you are not already registered for the site, your username will be:

***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**



## What Other Important Information Do I Need to Know?

- When you use your HRA debit card to pay for eligible medical expenses, save your receipt. Most expenses are approved automatically, but you may be asked to submit an itemized receipt to verify an expense. Please submit the requested receipt as soon as possible to avoid having your card suspended.
- The balance in your HRA account will carry over from year to year, if you continue to be an eligible participant in the Southern California IBEW-NECA Health Plan.
- If you transition to COBRA coverage, you can use the money in your HRA account to pay for your monthly COBRA premiums.
- If you transition to coverage under the Southern California IBEW-NECA Retiree Health Plan, you can continue to use the money in your HRA account for eligible expenses.

For a more detailed list of Frequently Asked Questions, go to ***CoastBenefits.com***.

## More Questions?

Please contact Coast Benefits, the third-party administrator hired by the Plan to process HRA benefits, at **(844) 739-7956**.