



**Southern California IBEW-NECA  
Health Trust Fund  
Health Reimbursement Arrangement**



Administered by Coast Benefits, Inc.

**Remember!**

Southern California IBEW-NECA HRA Account has got you covered!

**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; and
- Much, much more (go to [coastbenefits.com](http://coastbenefits.com) for more information regarding eligible expenses).

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**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 or mobile app.

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.

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**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. If you are asked to submit an itemized purchase receipt to approve an expense, you can upload it using your Southern California IBEW-NECA HRA Portal or mobile app. Please submit the requested purchase receipt as soon as possible.

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](http://CoastBenefits.com) or [www.scibew-neca.org](http://www.scibew-neca.org).