



WELCOME TO THE SOUTHERN CALIFORNIA IBEW-NECA

HEALTH TRUST FUND

HEALTH REIMBURSEMENT ARRANGEMENT

Keep *yourself* healthy and your *wallet* happy.

August 18, 2017

**N**ow, more than ever, healthcare dollars need to go further. With your new HRA they can.

Through a Health Reimbursement Arrangement (HRA), employers make pre-tax contributions on your behalf to this Plan to cover medical expenses that may not be covered by insurance such as dental work, vision care and prescriptions. That means fewer out-of-pocket healthcare costs for you and more money in your pocket.

### What is a Health Reimbursement Arrangement (HRA)?

An HRA is a program that is designed to help you pay for out-of-pocket medical expenses. Your HRA allows you to use the funds for an array of eligible expenses.

### How it Works

If required under the terms of a Collective Bargaining Agreement or certain other agreements, an Employer may make pre-tax contributions on behalf of a Participant to this Plan for funding an HRA account. You choose how your healthcare dollars are spent. The money on your HRA account doesn't count as income so there are no tax implications. It's like getting a raise. You can use the money in the HRA throughout the year for qualified medical expenses. Leftover dollars may roll over from year-to-year (as long as you continue to be an eligible Participant of the Southern California IBEW-NECA Health Trust Fund) or they may be forfeited. Please refer to the Summary Plan Description.

### The Prepaid Benefits Card Makes Using Your HRA Easy

With your HRA, you'll receive a benefits card that makes it fast and convenient to access your money. With the card, you keep cash in your wallet because you can use your card to pay for qualified medical expenses. When you use the card, the cost of your eligible expenses will be automatically deducted from your account. There are no claim forms to complete and you won't have to wait to get a check in the mail. Just swipe and go. It's that easy!

There are tens of thousands of merchant locations where you can use your card to cover eligible purchases and other over-the-counter expenses constituting medical care. You don't have to submit receipts to verify the purchases, but it's always a good idea to save them for easy reference and in case the IRS requires them. In addition, you can check balances, view statements and see alerts about required actions online anytime with a secure Web portal.

## You can use your HRA dollars and your Prepaid Benefits Card to pay for expenses not covered by your insurance like:

- Routine health care: office visits, X-rays, lab work
- Hospital expenses: room and board, surgery
- Medications: prescription and over-the-counter (OTC) drugs when prescribed by a physician
- Dental care: cleanings, fillings, crowns
- Vision care: eye exams, glasses, contacts
- Copays and coinsurance (the portions of health care bills paid by you)
- Eligible over-the-counter (OTC) items such as: First Aid Dressings and Supplies – bandages, rubbing alcohol
- Contact Lens Solutions/Supplies
- Diagnostic Products like thermometers, blood pressure monitors, cholesterol testing
- Insulin and Diabetic Testing Supplies
- COBRA Premiums and Retiree Health Plan Co-payments



Your claims will be processed by Coast Benefits, Inc.  
Toll-free Phone: 1-844-739-7956  
Website: [www.coastbenefits.com](http://www.coastbenefits.com)  
Consumer Portal: <https://scibewneca.lh1ondemand.com>

