

Want extra cash to pay out-of-pocket medical bills? Your NEW SC IBEW-NECA HRA Account has got you covered!



What is my HRA Account?

A new benefit is available to you under the 9th District Sound & Communications Agreement for work performed within the jurisdiction of IBEW Local 11 and LA NECA, the Southern California IBEW-NECA Health Reimbursement Arrangement (“HRA”).

Under the Sound Unit Agreement, collectively bargained pre-tax contributions of \$0.25 per reported hour will be made on your behalf into an HRA account for hours worked on or after January 1, 2018. You may use these pre-tax contributions to help you and your family pay out-of-pocket medical costs, including 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. Please refer to the Summary Plan Description for full details.

Where Can I Use the Money in My HRA Account?

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 for more information regarding eligible expenses).

How Do I Use the Money in My HRA Account?

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 the Health Plan enrollment for yourself and your eligible dependents. If hours were reported and paid on your behalf under the Sound Unit Agreement on or after January 1, 2018, and you do not receive a card by March 31, 2018, please call Coast Benefits at **(844) 739-7956**, the third-party administrator hired by the Plan to process HRA benefits.



Your HRA debit card is accepted at most merchants (e.g. CVS, Rite Aid, Costco). You can pay for your eligible expenses with the HRA debit card, but it 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. You must be eligible for coverage under the Southern California IBEW-NECA Health Trust Fund in order to use your HRA account.

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.

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Instructions for Logging into Your HRA Portal for the First Time

- Go to <https://scibewneca.lh1ondemand.com>
- On the login screen, use the “Existing User” section on the left side of the screen
- Enter your username and password
- Click **Login**.



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 log into their Mobile App with only the touch of their finger.

What Other Important Information Do I Need to Know?

- **If you are newly eligible for HRA benefits through the Sound Unit Agreement, the funds in your HRA account will only be available for eligible medical expenses incurred on or after January 1, 2018.**
- 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. If you are asked to submit an itemized receipt to approve an expense, you can upload it using your HRA web portal or mobile app. Please submit the requested receipt as soon as possible.
- 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 Trust Fund.
- If you transition to COBRA coverage, you can use the money in your HRA account to pay for your monthly COBRA premiums. It's easy, just file a claim using your HRA web portal or mobile app.
- 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 to pay for your Retiree Health Plan premiums.
- For lost or stolen cards contact Coast Benefits or use the web portal (\$10 replacement card fee will apply).

More Questions?

Please 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**.