



## NECA-IBEW Welfare Trust Fund

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# Health Reimbursement Arrangement (HRA) and Benny Card Procedures Participant Guide

## Reminders

- The Participant and their Dependents must have active group health plan coverage to use the funds in their HRA account
- The funds in your HRA account can be used only for eligible medical care expenses (HRA-eligible expenses), either through reimbursement or through Benny Card transactions
- Please refer to the Plan Document/SPD for more information

## Benny Card Process

1. Use your Benny Card at a valid merchant to pay for an HRA-eligible expense
2. Did you pay for a prescription, an OTC medication, an office co-pay, or a previously-approved recurring expense?
  - a. Yes: Your transaction will automatically validate and no documentation is required
  - b. No: You must provide supporting documentation [for example, paid receipt, bill from provider, or Explanation of Benefits (EOB)] using one of the following methods:
    - i. Upload on mobile app or consumer portal
    - ii. Fax or mail to the Fund Office
    - iii. Due to HIPAA restrictions, emails cannot be accepted
3. If your transaction did not automatically validate, or if you did not provide supporting documentation for your Benny Card transaction, the Fund Office will attempt to match the amount of your debit card transaction to the patient liability of one of your claims in our claims system.
  - a. Was the Fund Office able to match your claim?
    - i. Yes: your transaction will validate and no documentation is required
    - ii. No: the follow-up procedure initiates
4. If the Benny Card transaction is not validated and documentation is not received, the follow-up procedure initiates:
  - a. 30 days after the transaction date
    - i. *Documentation Required* letter is sent
  - b. 60 days after the transaction date
    - i. *Overdue Notice* is sent, advises of possible Benny Card suspension
  - c. 90 days after the transaction date
    - i. *Final Notice: Benny Card Suspension* letter is sent
    - ii. **Benny Card is suspended indefinitely** until repayment is resolved
  - d. 365 days after the *Final Notice: Benny Card Suspension* letter
    - i. *1099-MISC Notice* is sent
    - ii. Unless the issue is resolved in the interim, a 1099-MISC will be issued in January for all participants who received a *1099-MISC Notice* in the previous year
    - iii. Once a 1099MISC is issued, your Benny Card will be unsuspended
5. To resolve any repayment due and to unsuspend your Benny Card:
  - a. Provide valid supporting documentation for your Benny Card transaction
  - b. Send a check/money order to the Fund Office for the EXACT amount of the repayment due
  - c. Use the eCheck process (ACH transaction) by calling the Fund Office or by completing the eCheck form online at [www.neca-ibew.org/echeck](http://www.neca-ibew.org/echeck)
  - d. Submit a reimbursement claim to offset your repayment
6. If you submit a claim for reimbursement from your HRA account, funds will first be applied to any Benny Card repayment due, and any remaining amount will be reimbursed directly to you.
7. Any HRA account with no activity (claims or contributions) in three years is subject to closure. If there is a repayment due at that time, a 1099-MISC will be issued.