



NECA-IBEW Benefits



Health Reimbursement Account

HRA



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What is a Health Reimbursement Account (HRA)?

A health reimbursement account is an employer-funded plan. Contributions are directed from the employee's salary to the HRA account. Because these contributions are not actually received by the employee, these contributions are not considered as wages for federal income tax purposes. These HRA contributions are tax-free.

The funds in the HRA account can be used only for eligible medical care expenses, either through reimbursement or through Benny Card transactions.

If the Benny Card is used to pay for an ineligible expense, then the amount of the transaction must be paid back to your HRA account, or the transaction amount may be reported as income on a 1099-MISC.



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Valid Merchants

Note: this does not automatically verify that the transaction is for an HRA-eligible expense





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Use the Benny Card for HRA-eligible expenses

- The HRA claim is for an HRA-eligible expense
- The HRA claim has not been previously reimbursed
- The HRA claim is not a duplicate of a claim which has already been submitted/reimbursed
- The HRA claim has processed through all applicable insurance
- The HRA claim is filed in a timely manner
- You must have the funds available in your HRA account to cover the debit transaction



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Did you pay for a prescription at the pharmacy?
Did you pay online at CVS Caremark?

- ✓ You are done. In most cases, documentation is NOT required



Just in Case → Save your pharmacy tag and receipt





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Did you pay a co-pay at the doctor's office?

- ✓ You are done. In most cases, documentation is NOT required



CO-PAY = \$15



ALLOWED CO-PAYS: up to 5
times co-pay amount

Just in Case → Save your office visit receipt and any itemized statements or EOBs related to this visit





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Did you pay a previously approved amount?

- ✓ You are done. In most cases, documentation is NOT required



Recurring Expense: if we have previously approved (with documentation) the exact payment amount to the same provider (per member), the transaction may be automatically substantiated

Just in Case → Save your documentation related to this transaction





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NECA-IBEW Matched Claims

Claim #: [REDACTED] Provider: DECATUR MEMORIAL HOSPITAL
 Patient: [REDACTED] Patient Acct#: [REDACTED]

Line No.	Service Dates	Service Code	Amount Billed	Discount/Ineligible	Allowed Amount	Remark Code	Deductible Amount	Co-pay Amount	Pre-Paid Other Ins.	Paid At	Plan Payment
2	05/10/18-05/10/18	OUTPT SVCS HOSP	\$238.00	\$120.83	\$115.17	IDED1, FDED1, DIS, BC	\$115.17	\$0.00	\$0.00	90%	\$0.00
3	05/10/18-05/10/18	OUTPT SVCS HOSP	\$258.50	\$132.35	\$126.15	IDED1, FDED1, DIS, BC	\$126.15	\$0.00	\$0.00	90%	\$0.00
4	05/10/18-05/10/18	OUTPT SVCS HOSP	\$145.75	\$74.62	\$71.13	IDED1, FDED1, DIS, BC	\$71.13	\$0.00	\$0.00	90%	\$0.00
Column Totals			\$666.00	\$340.98	\$325.02		\$325.02	\$0.00	\$0.00		\$0.00
Patient's Responsibility:			\$325.02								

Pay this amount to the provider.

We will attempt to match it to the patient liability of a claim in our main system

Claim #: [REDACTED] Provider: DECATUR RADIOLOGY PHYSICIANS
 Patient: [REDACTED] Patient Acct#: [REDACTED]

Line No.	Service Dates	Service Code	Amount Billed	Discount/Ineligible	Allowed Amount	Remark Code	Deductible Amount	Co-pay Amount	Pre-Paid Other Ins.	Paid At	Plan Payment
1	10/28/18-10/28/18	X-RAY/LAB	\$87.00	\$87.00	\$0.00	093, BC	\$0.00	\$0.00	\$0.00	0%	\$0.00
Column Totals			\$87.00	\$87.00	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00
Patient's Responsibility:			\$87.00								

✓ No Letter Sent

✓ No documentation required

Just in Case → Save your documentation





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Why Did I Get a Documentation Request Letter

- The Benny Card charge was not for a prescription
- The Benny Card charge was not for a co-pay
- The Benny Card charge was not for a previously-approved amount
- The Benny Card charge did not match the patient liability of one of your claims in our main system
- It's been 30 days since your Benny Card transaction

30 days after first letter → Overdue Notice

30 days after Overdue Notice → Suspension Notice, card is suspended

Just in Case → Save your documentation





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What Documentation Do I Need to Send?

- Documentation that shows that you owe the provider, or have paid the provider, the amount of the debit card transaction
 - Billing Statement from the Provider (amount due can be more than the debit card transaction amount, but not less)
 - Paid Receipt from the Provider
- EOB(s)
- Itemized Statement from the Provider

If you have other insurance/coordination of benefits:

- Statement from the Provider or an EOB from other insurance
- If we do not have your dependents in our system and the claim is for them, will need marriage certificate, birth certificate, etc. as applicable
- If you are not eligible with the Fund, then proof of other group health plan coverage is required.

Just in Case → Save your documentation





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How to Submit Documentation

- Mail to Fund Office
 - Write *'Attn: HRA Department'* on your envelope or documentation
- Fax to Fund Office
 - Write *'Attn: HRA Department'* on your documentation
- **Upload on HRA Participant Portal***
- **Upload on Mobile App***



* Preferred Methods – having documentation attached to claim in the system will prevent suspension of card due to missing documentation

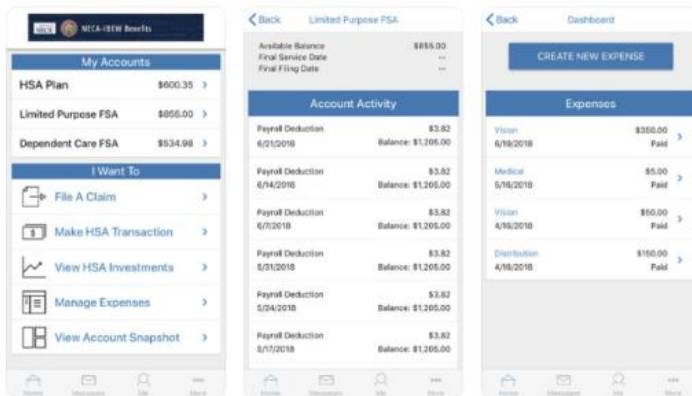
Mobile App

🔍 neca ibew hra benefits ✕



NECA IBEW
HRA Benefits
Health & Fitness

OPEN



Before you can login to the mobile app, you must set up your account on the HRA Participant Portal at

<https://necaibew.lh1ondemand.com>. For instructions on setting up your account, please refer to this document in the Documents and Forms Library:

How to Login to the HRA Participant Portal

HRA Documents

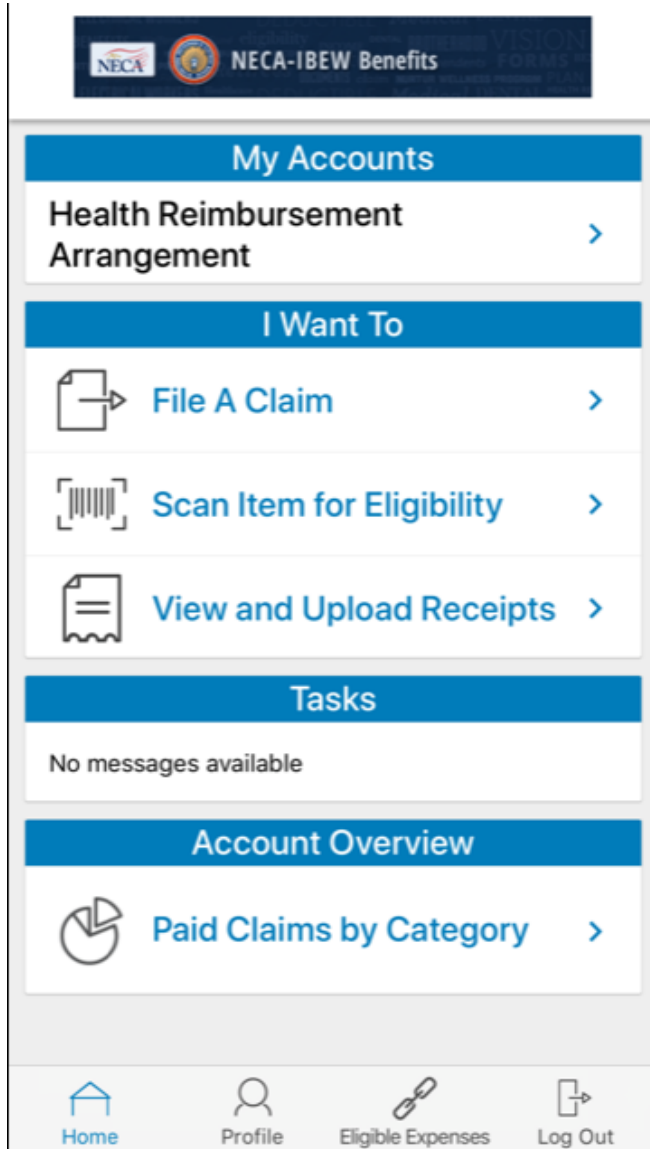
Download

After your account is set up, download the mobile app from the iTunes store (for iPhone users) or Google Play (for Android users). Use 'NECA IBEW HRA Benefits' as the search term. The mobile app icon looks like this:



Just in Case → Save your documentation





Mobile App

This is the home screen. You can:

- View your Account Activity under **My Accounts**
- **I Want to**
 - File a Claim
 - Scan Item for Eligibility
 - View and Upload Receipts – save your receipts in this app, rather than your camera roll on your phone
- **Tasks** pane
- View **Account Overview**

Note:

If you used your Benny Card to pay a bill, you do **NOT** need to file a claim! You will see an alert in the Tasks pane to indicate that the debit card transaction claim has been created and is ready for you to upload a receipt. (this may take a few days after you use the card).



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Why Is My Benny Card Suspended?

- Documentation is required, but was not received
- Documentation was received, and after review by the HRA Department, the expense was determined to be ineligible for HRA. The ineligible amount must be repaid back to the HRA account.
- **Note:** Just because your Benny Card is suspended does not mean that you cannot access your HRA account. You are still able to file for reimbursement when your Benny Card is suspended.



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What do I need to do to unsuspend my card?

- Send in documentation
 - Use preferred methods of Mobile App/Consumer Portal upload

- Submit a claim for reimbursement
 - Instead of sending you a reimbursement check, we will apply the reimbursement to the repayment amount.

- Repay your HRA account
 - Send check to NECA-IBEW Welfare Trust Fund
 - Note 'HRA Repayment' on memo line

- Do none of the above
 - You may receive a 1099-M



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Save all of your documentation!

From the Provider

- ✓ Pharmacy Tags
- ✓ Pharmacy Receipts
- ✓ Doctor Visit Notes
- ✓ Doctor Visit Bills
- ✓ Itemized Statements
- ✓ Hospital Bills



From NECA-IBEW

- ✓ Documentation Requests
- ✓ Emails
- ✓ Explanation of Benefits (EOBs)

Note: You can use the Receipt Organizer in the Mobile App to save this documentation!



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HRA and Insurance Premiums

➤ **HRA Eligible:** *See the 2020 SPD/PD, p. 100*

- COBRA premiums (eligible for Direct Transfer)
- NECA-IBEW Retiree Plan Premiums (eligible for Direct Transfer)
- Premiums for qualified long-term care insurance contract
- Medicare Part B premiums
- Group Health Insurance premiums
- Group Medicare Supplement premiums
- Group Medicare Prescription Drug Plan
- Group Medicare Advantage policies

➤ **Not HRA Eligible:** *See the 2020 SPD/PD, p. 104*

- Premiums for individual market coverage or insurance plans purchased from a state or federal Health Insurance Marketplace
- Individual Medicare Supplement
- Individual Medicare Prescription Drug Plan
- Individual Medicare Advantage policies



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HRA and Eligibility

- You must be enrolled in group health plan coverage to use your HRA account
- If you are eligible with the Fund, you have group health plan coverage
- If you are not eligible with the Fund:
 - *As long as you are enrolled in other group health plan coverage, you can still use your HRA account*
 - *You may be asked to provide proof of group health plan coverage*



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Ordering New Cards

- **Replacement Cards**
 - As needed, \$10 charge
 - Will keep same card number
- **Lost/Stolen**
 - As needed, \$10 charge
 - Will get new debit card number
- **Cards expired**
 - Will automatically get new cards
 - No charge
- **Cards will arrive in an envelope that says:**
 - “Do Not Throw Away”



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If a Participant Passes Away...

- The Benny Card will be suspended
- The HRA account can be used for reimbursement only by eligible dependents
 - Eligible Dependent Spouses
 - HRA account can be used for up to 3 years or until balance reaches \$0, whichever comes first
 - Eligible Dependent Children
 - HRA account can be used until the person is no longer meets the qualifications for an eligible dependent or until the balance reaches \$0, whichever comes first
- If there are no eligible dependents, reimbursement can be made to the participant's estate for any outstanding HRA-eligible expenses
- If there are no eligible dependents and no outstanding HRA-eligible expenses that can be reimbursed, the HRA balance will be forfeited back to the Fund.



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Visit www.neca-ibew.org for More Information!

IMPORTANT NOTICE Posted 3/20/18: Notice to Pension Contributing Employers

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NEW ONLINE OPTION!

Signing PARTICIPANTS DATA CARD STATEMENT SL... (0 of 10 required fields completed)

NECA-IBEW WELFARE TRUST FUND

2120 Hubbard Avenue, Decatur, IL 62526-2871 • Phone: 217-875-0254

FUND PARTICIPANT'S INFORMATION

Participant's Name: _____

Participant's Social Security Number or Alternate ID#: _____

Participant's Email Address: _____

ELECTRONIC DATA CARDS!

For your convenience, NECA-IBEW Welfare Trust Fund now offers the option to complete your Data Card online. This eliminates the need to print and mail the form; just complete and sign online and it will automatically be sent to the Fund Office. Please note that a current Data Card is required to process your claims.

More Info »

Retirees Documents & Forms Wellness Power Health Reimbursement Account

How Do I.....

View my electronic EOB (eEOB)?

Complete my Data Card

HOME

Health and Welfare Plan Benefits

A Preferred Provider Organization (PPO) is a group of physicians and hospitals that have negotiated a contract with the Welfare Trust Fund to

Health News

Wednesday, August 22, 2018 12:00 AM

Doctors Not Talking About Mumps Meningitic Vaccines

Click here to see HRA information

