

December 2014

Dear Participant,

The Board of Trustees is pleased to announce some exciting news about your Electrical Insurance Trustees (EIT) Health Reimbursement Arrangement (HRA).

As you may already know, effective January 1, 2015, you will be able to access your HRA account for reimbursement of eligible health care expenses\* for you and your eligible dependents, **regardless of your age**. Typical eligible health care expenses include copayments, coinsurance, deductibles and pharmacy expenses.

EIT has partnered with WageWorks® to provide you with easy-to-use tools to manage your HRA account, including **debit cards** to pay for eligible health care expenses, **online access** to real-time account information and a **mobile app** to submit receipts for reimbursement straight from your smartphone or other mobile devices.

**Beginning January 1, 2015**, reimbursements for your eligible health care expenses and questions relating to the status of your **reimbursements will be handled by WageWorks®**. Please note, **reimbursement requests must be submitted to WageWorks® on or after January 1, 2015**. Any requests for reimbursement received by EIT prior to January 1, 2015 will be returned to you, along with a WageWorks® claim form.

You will receive a **Quick Start Guide** from WageWorks® in the next couple of weeks which will provide you further details about how to manage your account, use the WageWorks® debit card, use your smartphone or mobile device to submit receipts, and submit a paper claim for reimbursement.

A final statement with your HRA account balance will be issued at the end of December. **Hours will not be included on this statement.**

If you have any general questions about this transition to WageWorks®, please feel free to contact the EIT Benefit Funds office at 312-782-5442.

Sincerely,  
EIT Benefit Funds

\*as determined under Section 213(d) of the IRC



# Frequently Asked Questions About Your HRA

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

An HRA is a Health Reimbursement Arrangement account, funded completely by your employer, that you can access to be reimbursed for eligible health care expenses (as determined under Section 213(d) of the IRC). This money is available for you beginning January 1, 2015 for reimbursement and the balance will remain in your account until you exhaust the funds.

## How do I use my HRA?

Your HRA is governed by IRS Regulations that detail who is eligible to use the account and what, where, and how the money in it is to be used.

Your HRA was designed to be simple. To keep it that way, it's important to comply with the IRS Regulations that govern the program. The following guidelines will help you avoid any inconvenience.

1. **Make sure account funds are only spent on those who are eligible.** Typically, those eligible are you, your spouse and your eligible dependents.
2. **Know what eligible health care expenses are considered eligible for reimbursement.** Log into your account at [www.WageWorks.com](http://www.WageWorks.com) for a list of eligible healthcare expenses. Generally, eligible health care expenses include services and products that are medically necessary to treat a specific condition.
3. **Keep your receipts.** Save receipts that describe exactly what you paid for and when, just like you would to deduct them on your taxes.
4. **Watch where you shop.** If using a WageWorks® Healthcare Card (Card), shop only at general merchandise stores or pharmacies that have an IRS-approved inventory system in place. Visit [www.sig-is.org](http://www.sig-is.org) for the most updated list of approved merchants.
5. **Keep an eye on your HRA account.** Watch your online statements to see if you need to verify any Card purchases with receipts, or check [www.WageWorks.com](http://www.WageWorks.com) for the latest information.
6. **Register for an online account at [www.WageWorks.com](http://www.WageWorks.com).** When you register online and provide a current email address, you ensure that you will have 24/7 access to your account and funds. You'll also receive important email

updates, such as claims and status notifications.

## How do I use my Healthcare Card with my HRA?

1. Your WageWorks® Healthcare Card (Card) is only for use at healthcare providers and pharmacies and general merchandise stores that have an IRS-approved system that can identify HRA eligible items at the register. In most instances, your Card transaction will be automatically verified at checkout, which means you will not have to submit a receipt to WageWorks® after the transaction. You are, however, required to keep each receipt for tax purposes, and in the event it is needed for verification.
2. When you swipe your Card at the checkout, **choose "credit"** (even though it isn't a credit card). Go to [www.sig-is.org](http://www.sig-is.org) to review a list of qualified merchants that accept the Card.
3. **Pay for services or purchases on the same day you receive them.** If your health plan covers a portion of the cost, make sure you know what amount you need to pay before using the Card, by presenting your health plan member ID card first, so the merchant can identify your co-pay or co-insurance amount and ensure the service is claimed to your healthcare, dental, or vision insurance plan.
4. **Save your receipts.** Even when your Card is approved, a detailed receipt may still be requested; your statement will have a Card Use Verification form at the front and will let you know what to do.
5. **If you've lost or can't produce a receipt for an expense,** your options may range from submitting a substitute receipt to paying back the plan for the amount of the transaction.
6. **If you use your Card at a doctor's or dentist's office** WageWorks® will most likely ask you to submit a receipt for verification. Failure to do so may result in your Card being suspended.
7. **If you lose your Card,** please log into your account to report your card lost/stolen. Click on the "Card Center" tab at the top and then select "Order Replacement Card" from the tabs on the left. Follow the steps for issuing a new card. You will be responsible for any changes until you report the lost Card.

# Frequently Asked Questions About Your HRA

## What are my other payment options?

You can pay many of your eligible health care expenses directly from your HRA account with Pay My Provider.

There's no need to fill out paper forms. It's quick, easy, secure and available online at any time.

### To pay a provider:

1. Log into your HRA account at [www.WageWorks.com](http://www.WageWorks.com).
2. Click "Submit Receipt or Claim."
3. Request "Pay My Provider" for healthcare and follow the instructions

When you're done, WageWorks® will send a check directly from your account. If you pay for eligible recurring expenses follow the online instructions to set up automatic monthly payments.

**If you'd prefer to submit a paper claim form to request reimbursement** for your eligible health care expenses, choose the "Pay Me Back" option.

1. Go to [www.WageWorks.com](http://www.WageWorks.com) and download a Healthcare Pay Me Back claim form.
2. Fill in all the information requested on the form, attach your receipts, sign it, and follow the instructions to fax or mail it. (A receipt or an explanation of benefits from your insurance carrier outlining what the service was that you incurred, for whom the service was provided, and how much you paid for the service, will be required along with your claim form.)
3. To speed processing, remember to save receipts that show exactly what you paid for and when.
4. Most claims are processed within one to two days after they are received and payments are sent shortly thereafter.

## What medical expenses are considered "eligible or qualified"?

Eligible health care expenses under an HRA plan are determined by your employer and might include:

- Eligible health care expenses must be incurred by the employee and/or eligible

members of the employee's family, and take place within the benefit plan year.

- Eligible health care expenses include those expenses defined by the Internal Revenue Code under Section 213(d). These expenses may include insurance premiums and deductibles, co-insurance, prescription drugs, vision care, and dental care. To determine if an expense is eligible for reimbursement under your employer's plan, please refer to the Summary Plan Description, the enclosed list of eligible expenses or contact WageWorks® customer service.

You can find a general list of IRS-approved health-related reimbursements in Publication 502, which is accessible online at [www.irs.gov](http://www.irs.gov).

## What expenses are not covered?

1. Medical expenses that do not meet IRS Section 213(d) requirements
2. Medical expenses incurred by you or your spouse or eligible dependents before your participation in the program was effective
3. Medical expenses that can be reimbursed to you through any other source, such as group health insurance or a self-funded group health plan
4. Examples of expenses that are not eligible for reimbursement include nutritional supplements, illegal operations and treatment, health club dues and cosmetic surgery (unless medically necessary)
5. Medical expenses for which proper documentation is not received in a timely manner.

You can find a general list of IRS non-eligible health-related expenses in Publication 502, which is accessible online at [www.irs.gov](http://www.irs.gov).

## Can I be reimbursed for my dependents' medical expenses?

Yes, as long as your dependent meets the definition of a dependent as defined by the IRS and is included in your employer's plan.

## What happens to the money if there is a balance when I die?

The money may be used for reimbursement of your eligible dependents' eligible health care expenses. If no eligible dependents exist, this money is forfeited.

# Frequently Asked Questions About Your HRA

## Is the HRA part of my health benefits plan?

The HRA is not insurance, nor part of the health benefit plan. It is a separate program offered under separate terms and conditions as defined by your employer.

## Do I have to have health insurance to have an HRA?

There is no rule requiring you to have health insurance in order to have an HRA.

## What is the maximum reimbursement amount from my HRA?

You will be eligible for reimbursement for eligible health care expenses up to the full available balance in your HRA.

## What happens to the money in my HRA if I leave my job or retire?

The unused money stays in your account for you to use for eligible health care expense reimbursement until it is exhausted.

## Does the money I have in my HRA roll-over from year to year?

This health reimbursement account is perpetual until the balance is exhausted.

## Can I use the money in my HRA to pay for my family's medical expenses?

Yes. The money in your HRA can be used to pay for eligible medical expenses of any family member who qualifies as a dependent on your tax return. However, the dependent must be covered by your HRA.

## What is a letter of medical need or a doctor's statement?

The IRS requires that medical expenses reimbursed through an HRA must be primarily for the diagnosis, treatment or prevention of disease. For example, your doctor may prescribe a vitamin to treat your medical condition. Because vitamins are generally considered an ineligible expense,

you will need a letter from your medical provider detailing the type of service rendered and the treatment necessary.

You may download the Letter of Medical Necessity form from the WageWorks® website.

Please review the enclosed list of eligible expenses for more information.

## How do I submit a mileage claim?

The IRS has changed mileage reimbursement rates for medical care effective based on the date the service is incurred. Mileage for travel to / from eligible health care – On or after January 1, 2015 \$.24 per documented mile.

Please include the following information with your mileage claim:

- Date of Service
- Type of Service (Doctor visit, trip to pharmacy, etc.)
- Actual Mileage and rate (16 miles round trip @ 23.5¢/mile)
- Total amount being requested (16 x .24 = \$3.76).
- Submit the claim for mileage along with a Pay Me Back claim or with the Explanation of Benefits (EOB). Claims will need to match the mileage reimbursement to a service and its date.
- Many online mapping services will detail your route and mileage from home to service provider. This is helpful (but not required) in submitting mileage reimbursement claims.

## Can I submit claims for eligible medical expenses that were incurred prior to January 1, 2015?

Yes. Claims for eligible expenses incurred in calendar year 2014 may be submitted to WageWorks® for reimbursement through December 31, 2015.

## How do I change my address?

You will need to change your address with the EIT Benefit Funds office or by accessing your online account at [www.fundoffice.org](http://www.fundoffice.org). No address changes will be accepted by WageWorks®. You may update your email address through WageWorks® mobile app or online.

