

# NECA-IBEW LOCAL NO. 364

## FRINGE BENEFIT FUNDS

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NECA-IBEW Local No. 364 Welfare Trust Fund  
NECA-IBEW Local No. 364 Defined Contribution Pension Fund  
NECA-IBEW Local No. 364 Vacation Fund  
NECA-IBEW Local No. 364 Supplemental Unemployment Benefit Fund

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

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December 2017

TO: ALL PARTICIPANTS OF THE NECA-IBEW LOCAL No. 364 WELFARE TRUST FUND

RE: HEALTH REIMBURSEMENT ARRANGEMENT

Dear Participants:

This notice and the attached forms will provide the information you need to begin submitting claims for the new health reimbursement arrangement (HRA) established within the NECA-IBEW Local No. 364 Welfare Trust Fund. Contributions to the HRA began in June 2017, so many participants will have an established balance that can be used January 1, 2018, to pay the items permitted by this HRA feature and IRS Code Section 213(d). Your HRA account can be used for reimbursements of deductibles, copays, and other eligible health care expenses detailed in the enclosed form.

The Trustees of the Welfare Fund have engaged Total Administrative Services Corporation (TASC) to administer the HRA feature of the Fund. TASC will provide a debit Benefit Card that can be used for payment of eligible expenses. TASC provides access to your account information via a dedicated website and a mobile app, which are explained in the enclosed flyer.

The HRA feature will give you the flexibility to cover a wide range of expenses with pre-tax contributions rather than after-tax income. However, the HRA feature is governed by IRS rules, so you can use your HRA balance only for eligible expenses that you can substantiate. You will be required to provide substantiation of your eligible expenses by providing items such as receipts from the pharmacy, invoices from the provider of services, or a copy of your Explanation of Benefits (EOB's) that details the deductible and copay expenses.

You can use your HRA account to make self-payments for active, retiree, surviving dependent, spouse or COBRA coverage, but only if your account balance is sufficient to pay the full amount due. You will also be required to submit your self-payment and then request reimbursement from your HRA. If there is not enough in your account to reimburse your full self-payment, your reimbursement request will not be honored. If you make a self-payment from your HRA account, and then you become entitled to a refund, the refund will be reimbursed to your HRA account.

If you have any questions, regarding this information, please write or call the Fund Office at the address listed below.

Sincerely,

NECA-IBEW Local No. 364 Welfare Trust Fund  
Board of Trustees