

# Plumbers Local Union No.1 Trust Funds

Welfare Fund • Trade Education Fund • 401(k) Savings Plan



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## HRA BENEFIT IMPROVEMENT COMING SOON!

### December 2023

#### What's Improving?

Effective January 1, 2024 the Welfare Fund will implement an HRA Debit Card feature for the Health Reimbursement Arrangement (HRA).

#### A Simple View

Benefits remain the same, however we are introducing the convenience of a Debit Card from WEX. We have made an investment in your experience with the HRA Benefit, including:

- A Customized Mobile App to manage your benefits
- A NEW enhanced Online Portal for managing your HRA claims
- A Branded HRA Debit Card (see below for more information)
- You will continue to have access to your HRA Employer Contributions on the MyBenefits portal

These new tools will make it easy to manage your account; you'll also have convenient ways to pay for your health services and care.

#### Important Notes



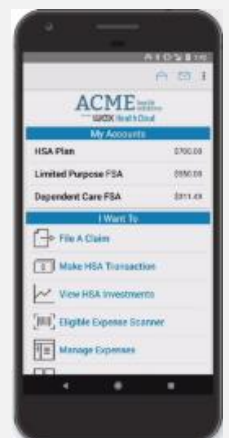
- An HRA Debit Card will automatically be mailed to you in late December 2023.
- Beginning January 2<sup>nd</sup>, you will be able to use your Debit Card to pay for Rx copays, qualified Over the Counter products, and view your account balance on the WEX Mobile App and the New WEX Member Portal.

### ACCESS YOUR HRA ACCOUNT ANYTIME, ANYWHERE

With the WEX Mobile App, you can get to account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase for a qualified healthcare expense? We put the answers right at your fingertips, 24/7.

Designed with you in mind, with the HRA Mobile App you can:

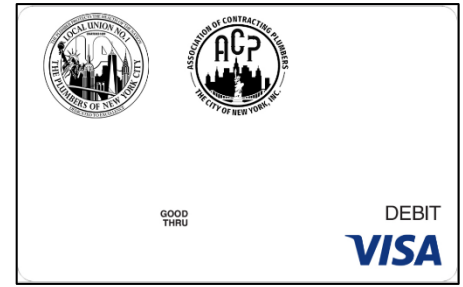
- ✓ Quickly check available balances and account details
- ✓ View charts summarizing account information
- ✓ Set account alerts and get notifications via text message
- ✓ View claims requiring receipts
- ✓ Use your device of choice – including iPhone®, iPad®, iPod touch® and Android™ smartphones and tablet devices



You can find the Fund's Mobile App in your Google Play or Apple Store. Search, "Plumbers Local Union No. 1 Welfare Fund HRA Benefits"

## MAKE PAYMENTS WITH EASE

All it takes is a swipe of your HRA Debit Card to pay for Rx copays and qualified over-the-counter healthcare expense. Payments are automatically withdrawn from your reimbursement account, so there are no out-of-pocket costs. And because these purchases are substantiated at the point of purchase at participating merchants, you will need to submit fewer claims manually. You can also have reimbursements direct deposited to the account of your choice, select to pay the provider directly, and schedule recurring payments, such as retiree coverage or COBRA.



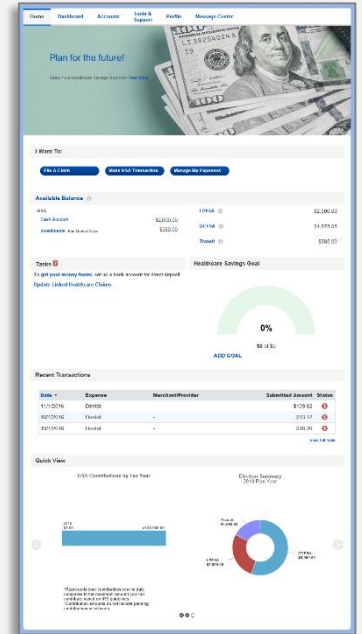
## HOW SIMPLY AND EFFICIENTLY YOUR NEW HRA DEBIT CARD WORKS

The WEX Portal and Mobile App provide the crucial information you need to stay on top of your family's healthcare expenses and plan ahead. Even if this is your first time using this benefit, you'll find the experience is intuitive and easy-to-use.

When you log in to your portal, you can:

- ✓ View your balances in real-time
- ✓ Easily file claims
- ✓ Upload receipts
- ✓ Visualize spending with charts and graphs
- ✓ Locate and download forms needed for account processing
- ✓ Analyze out-of-pocket expenses

Managing your health has never been more convenient and fast, so you can spend more time doing the things you love – without the stress, hassle, or worry.



## ONLINE ACCESS TO YOUR HRA BENEFITS

Accessing the Wex Portal is easy. Simply visit [HRAbenefits.nyp11f.org](http://HRAbenefits.nyp11f.org) and click on “Get Started” under the New User section of the website to create your account.

You can also register as a new user via the Mobile App. Simply download the “Plumbers Local Union No. 1 Welfare Fund HRA Benefits” App and select “New User Registration” to create your account. Once your account is created, you can setup biometric access (device permitting) for easier access in the future.

Please note, you will use the same username and password going forward for both the WEX Portal and Mobile App.

## WILL ALL PHARMACIES AND MERCHANTS ACCEPT MY HRA DEBIT CARD?

Most in person and online pharmacies accept the Debit Card. Please ensure you have enough money in your HRA account for the full transaction amount. If you try and run your card for any amount over your available balance, the card will decline. Please check the Mobile App for your most up to date account balance information.

If your pharmacy does not accept the Debit Card, effective January 1, 2024 you can file a claim for reimbursement via the WEX portal, Mobile App or paper claim process. You will need to provide a copy of your receipt or Rx bag tag for manual claims submissions.

## CAN I USE THE HRA DEBIT CARD AT A DOCTOR'S OFFICE, DENTIST OR VISION CENTER?

Your new HRA Debit Card can currently be used to pay for Rx copays and qualified over-the-counter healthcare expenses. Use at a Doctors Office, Dentist or Vision Center will be provided as a future improvement.

## HOW ARE HRA CLAIMS FILED FOR MEDICAL/HOSPITAL, DENTAL, VISION REIMBURSEMENTS

You will have the option to use the WEX Portal or Mobile App to file a claim and upload your receipts. You can also continue to file paper claims. For your convenience enclosed find a copy of the new HRA Claim Reimbursement Form.

## **HOW CAN I ELECT DIRECT DEPOSIT FOR REIMBURSEMENTS**

In addition to receiving a check by mail, you can also have reimbursements direct deposited to the account of your choice. For this option you will need to manage your banking information by accessing the new Member Portal. For your protection, a Micro-deposit (trial deposit) or a small amount of money transferred into and out of your listed bank or money management account to make sure there's an established connection. The amount transferred into and out will be less than \$1.00, and are completed via the ACH process within 3 business days from your election. This is a two-step process and once the Micro-deposit is transferred you will need to access the Members Portal within 10 days and enter the Micro-deposit amount. Once this is done the Micro-deposit will be transferred out and all your HRA reimbursements will be via direct deposit. Please note that previously elected HRA direct deposit elections will not be transferred to the new Member Portal.

## **WILL I BE PROVIDED WITH MORE THAN ONE HRA DEBIT CARD?**

One HRA Debit Card will be mailed to you. Additional cards can be requested for your eligible dependents for their use when away from home such as while attending college. A one-time \$5.00 per card fee will be charged to your HRA Account for each additional Card.

## **REMEMBER TO KEEP YOUR HRA DEBIT CARD SAFE!**

Payments with a debit card are taken instantly from your HRA Account and shopping with Debit Cards comes with the added risk that your information may be stolen. Using your HRA debit card opens up the possibility that a fraudster will gain access to the funds in your HRA account.

If your card is lost or stolen, please report this immediately via the WEX portal, Mobile App or by contacting the Fund Office HRA Department 718-223-4313. When considering if it is safe to use a Debit Card for in-person purchases, follow these rules to protect your transactions.

- Check your Account Statements Often via the WEX portal or Mobile App
- Protect your PIN number
- Report problems or suspicious activity to the Fund Office immediately. You must contact the Fund Office no later than one hundred eighty (180) days after the suspected transaction(s) is posted to the Card Account. In case of a discrepancy or questions about HRA Debit Card Account transactions you will need to tell us:
  1. Your name and the 16-digit Card number.
  2. A description of the transaction(s) including the date and dollar amount.
  3. Why you believe there is a discrepancy.

If you provide this information orally, we may require that you send the details listed above in writing within one hundred eighty (180) days after we posted the transaction(s) you are questioning.

You agree to cooperate fully with our investigation and to provide any additional information or documentation we may need for the claim.

Once we have the required details, information, and/or documents, we will determine whether a discrepancy occurred. If we ask you to put details in writing and you do not provide them within one hundred eighty (180) days of the date we posted the transaction(s) you are questioning, we may not be able to resolve the claim in your favor.

We will tell you the results in writing after completing our investigation. If we determine a discrepancy occurred, we will correct the discrepancy promptly and credit the HRA Debit Card Account. If we decide there was no discrepancy, we will send you a written explanation.

## **QUESTIONS?**

If you have any questions or need help getting started, please contact the Fund Office HRA Department at 718-223-4313.