

September 1, 2018 HRA Allocation

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| How much is the Allocation? | \$100.00 |
| What can I get reimbursed for? | Rx Co-pays, Medical Co-pays, Vision and Dental Co-pays. Coinsurance in connection with the above benefits |
| Is there a time frame for Claims that can be reimbursed? | Claims incurred between <u>September 1, 2018 through December 31, 2019</u> are eligible for reimbursement |
| Whose claims can be reimbursed? | Yours and your covered dependents |
| How long do I have to file for reimbursement? | For the September 1, 2018 Allocation, you will have until March 31, 2020 to submit expenses |
| What proof do I need for reimbursement? | Your claim form must include proof (receipts) showing you actually paid the amount for which reimbursement is sought |
| When will I get reimbursed? | The Fund will issue reimbursements prior to March 31, 2020 if the reimbursement form equals the full \$100 allocation |
| What form do I use? | An HRA Claim Form |
| What if I don't have expenses? | If you do not have out-of-pocket expenses during the claim period or do not seek reimbursement by March 31, 2020, your allocation will be returned to the general assets of the plan. |

Examples:

In October 2018, you have out-patient surgery and pay \$250 towards your deductible. You submit a claim form with proof of payment to the Fund Office. Because your claim form exceeds the \$100 allocation, the Fund Office will process the reimbursement upon receipt.

or

In December 2018, you have one \$10 Rx co-payment and one office visit co-payment of \$20. You submit a claim form for reimbursement. Your claim form will be held because the total reimbursement sought is \$30 (less than \$100). If you incur future charges in 2019, the Fund will process your claim form(s) and apply those services until you reach the \$100 allocation. Once you reach the \$100 allocation, the Fund will issue reimbursement.

If you submit no other claim forms for reimbursement for the period from September 1, 2018 through December 31, 2019, in March 2020, your claim form will be processed and you will be issued a \$30 reimbursement. The remaining \$70 (of your \$100 September 1, 2018 allocation) will be returned to the assets of the Fund.