

March 22, 2019

To: St. Louis Graphic Arts Joint Health & Welfare Fund (HRA) participant

Re: January 1, 2019 HRA **Benefit Increase - \$1,500**

The Trustees are pleased to announce a second HRA Allocation for 2019. On April 1, 2019 the Trustees will allocate an additional \$1,400 to everyone who received a January 1, 2019 allocation bringing the 2019 allocation to \$1,500.

With the additional allocation the rules for reimbursement are being modified so that payments will be made quarterly for any amount(s) sought in reimbursement as long as you have not exhausted your 2018 (\$100) and 2019 (\$1,500) allocations. In addition, the deadline for submitting claims for reimbursement incurred in 2018 or 2019 has been changed to February 29, 2020. Below are some FAQs about the amended benefit.

<b>How much can I receive in reimbursement for claims incurred between September 1, 2018 and December 31, 2019?</b>	You can get reimbursements totaling \$1,600, however the maximum for claims incurred in 2019 is \$1,500.
<b>What happens if I submit reimbursement request(s) for less than \$1,600?</b>	Any amounts not paid as reimbursements for claims during this period will be used to pay plan expenses including funding future allocations by the Trustees.
<b>What is my deadline for submitting reimbursement request(s) for claims incurred between September 1, 2018 and December 31, 2019?</b>	February 29, 2020.
<b>When will I receive my reimbursement(s) for claims incurred between September 1, 2018 and December 31, 2019?</b>	Reimbursements will be processed as follows: March 31, 2019; June 30, 2019; September 30, 2019; and February 29, 2020. Any request for reimbursement for claims incurred between September 1, 2018 and December 31, 2019 received after February 29, 2020 will be untimely.
<b>What type of expenses are eligible for reimbursement?</b>	Deductible and co-payments expenses, incurred in connection with medical, prescription drug, dental and vision benefits, by you or a family member. The expense has to be incurred by a person who was covered through a plan provided through employment under a Collective Bargaining Agreement with Local 6-505. Claims incurred by a person covered only by a non-related individual or group health plan are not eligible for reimbursement.

<p><b>What do I need to submit to receive a Reimbursement?</b></p>	<p>You need to show proof that an eligible medical expense was incurred and that you actually paid the provider the amount you are seeking in reimbursement. Generally, this will be an Rx Printout, an EOB and a receipt from the pharmacy, doctor, hospital or lab showing that payment was made. Forms can be found at <a href="http://WWW.SLGAHW.ORG">WWW.SLGAHW.ORG</a>.</p>
<p><b>Are there situations where my reimbursements could be lost or reduced?</b></p>	<p>Yes. There are a number of situations where your reimbursements could be lost or reduced. For example, you can lose eligibility if you lose eligibility in an eligible welfare plan (for example if your employment ends and you cease coverage in TeamCare). A family member could lose eligibility if you drop dependent coverage.</p> <p>You can also lose benefits if you (or your beneficiary) fail to file a timely claim for benefits or fail to appeal a denied claim within the required time or if you falsify or withhold material facts concerning a claim.</p> <p>The Trustees can decide to terminate the Plan, change, reduce or eliminate some or all of the benefits provided by the Plan.</p>
<p><b>Will the HRA continue in 2020?</b></p>	<p>The Trustees anticipate continuing to make additional HRA allocations for a number of years with the amount of each allocation depending upon the assets remaining in the plan.</p>
<p><b>When will the Trustees make a decision about an allocation for claims incurred in 2020?</b></p>	<p>The Trustees will review the assets remaining in the plan shortly after payment of the claims submitted through the February 29, 2020 deadline. At that time an announcement will be made as to the amount available for allocations for claims incurred in 2020.</p>

A new Summary Plan Description Booklet (SPD) will be sent out in the upcoming months giving specific details about the plan.

If you have any questions, please contact Tammy Westhues in the Fund Office at (314) 878-1579.

Thank you,

Trustees of the St. Louis Graphic  
Arts Joint Health & Welfare Fund