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

## Reminder About HRA Benefit

This is a reminder that every active participant with single H&W coverage under a CBA with a covered Employer and every Retiree with single coverage in a St. Louis Graphic Arts related Medicare Plan has an HRA of $2,000 that can be used to reimburse out of pocket expenses incurred in 2025. Active participants and retirees with family coverage have $3,000 for reimbursement of 2025 expenses.

Claims for 2025 expenses need to be turned into the Fund Office by the end of March 2026, however, you can turn them in sooner and get your reimbursement sooner.

**For expenses incurred in 2026 the HRA amounts will remain at $2,000 for an individual and $3,000 for a family.**

## New Supplemental HRA Benefit

The Trustees recognize that there can be unusual out-of-pocket medical expenses such as expenses associated with a serious medical condition, hearing aids, or dental work that exceed the HRA benefit. For this reason, they have **added a one-time $5,000 HRA Benefit**. If your claims exceed the annual $2,000 (single) or $3,000 (family) benefit then additional claims will be paid out of the supplemental Benefit allocated to you. Unlike the annual HRA, unused amounts in your supplemental Benefit will roll over and be available in future years until used. The eligibility rules for using the supplemental HRA and the expenses that can be reimbursed are the same as for the annual HRA.

As with the annual HRA Allocation the supplemental HRA Benefit is not vested and, while the Trustees do not have any current intention to eliminate or reduce the benefit, the Trustees retain the authority to change the eligibility rules and to change, reduce or eliminate benefits at any time.

## Are You Considering Retirement

If you already 65 you may be eligible to enroll in one of the Medicare Plans affiliated with the St. Louis Graphic Arts Plan. If you enroll in one of these plans you will continue to receive the HRA Benefit.

If you retire before age 65, the St. Louis Graphic Arts Plan does not have a pre-Medicare option, however, when you turn 65 you may still be eligible to enroll in one of the affiliated Medicare Plans. Mark your calendar to contact the Fund Office six months prior to your 65th birthday.

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

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