

## HEALTH REIMBURSEMENT ACCOUNT PLAN JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY

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DR. GERALD FINKEL Chairman, Joint Industry Board of the Electrical Industry

Dear Participant:

September 16, 2019

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LANCE VAN ARSDALE

As noted in a previous communication, the Trustees of the Health Reimbursement Account Plan of the Electrical Industry ("HRA Plan") have modified the ways in which you will be able to receive benefits. The effective date of these changes will be November 1, 2019. Please read below for details.

All eligible participants, including retirees, will be able to utilize a debit card to make allowable payments under the Plan's provisions. Examples include: copayments at the doctor's office, pharmacy and other facilities that accept debit cards. In addition, participants will have the ability to submit claims either electronically or in paper format to the third party provider, ConnectYourCare ("CYC"), for reimbursement of benefits in lieu of using the debit card.

## **Important HRA Plan Transition Details**

The HRA Plan is transitioning to a new and enhanced system administered by CYC. Below are important matters regarding the transition.

• Convenient Payment Card and Required Documentation - The payment card is a VISA debit card and allows you to easily access your HRA Plan funds. At many retailers, your eligible health care expenses will be verified at the time of purchase reducing the need to submit receipts. Though the need to submit receipts will be minimized with CYC, claims still must be reviewed to ensure they comply with IRS regulations, and receipts will be required in some instances. Be sure to keep your itemized receipts in case they are required to confirm a purchase or for tax purposes.

The debit card will be mailed by CYC during the week of October 21<sup>st</sup> and <u>must be</u> activated prior to use.

- **HRA Balances** You will have online and phone access to account balances, claims and account information.
- Claim Blackout Period and Process There will be a blackout period from October 11<sup>th</sup> to November 1<sup>st</sup>, 2019. All claims not processed by the HRA department by October 11<sup>th</sup> will be forwarded to CYC for payment and the HRA department will no longer be accepting claims.

(see over)

Beginning November 1, 2019, you will begin submitting all claims to CYC. You can start utilizing your debit card, submit your claims online or use the mobile app. In addition, you can submit paper claims to CYC. Claims can be submitted to the CYC website at <u>JIB.retirepru.com</u>, or mailed to: CYC Claims Department, P.O. Box 622337, Orlando, FL 32862.

Finally, you can receive reimbursement of approved claims by check or through direct deposit. Direct deposit for claims reimbursement is available and you will have to re-enroll your information with CYC starting November 1<sup>st</sup>.

• Questions - For questions about the Plan's transition to CYC, contact the Health Reimbursement Account Department at (718) 969-4040. Starting November 1, 2019 contact CYC at (844) 286-8472 with any questions regarding your account. CYC is available 24 hours a day, 7 days a week.

Sincerely,

Trustees of the Health Reimbursement Account Plan of the Electrical Industry