

# Central Illinois Carpenters Health & Welfare Trust Fund

200 South Madigan Drive, Lincoln, IL 62656

Office Hours: 8:00 am to 4:30 pm Monday-Friday

Phone: 866-732-1919 ~ Website: [www.cichealth.org](http://www.cichealth.org)

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## IMPORTANT INFORMATION ABOUT YOUR BENEFITS

June 2021

Dear Participant and Covered Dependent(s):

It is the intention of the Board of Trustees of the Central Illinois Carpenters Health & Welfare Trust Fund ("Fund") to change benefits from time to time when the financial soundness of the Fund requires, and at other times to comply with changes to the Federal law. This Summary of Material Modifications contains important information about recent changes to benefits and coverages provided through the Fund. Accordingly, please retain a copy of this Summary of Materials Modifications with your Summary Plan Description.

### **Health Reimbursement Arrangement (HRA)**

In 2021, the Central Illinois Carpenters Health and Welfare Board of Trustees established a Health Reimbursement Arrangement (HRA) for your benefit.

Starting with May 2021 work hours, \$0.50 per welfare hour contributed on your behalf will be applied to your HRA account. This includes reciprocal welfare hours that are received in the Central Illinois Carpenters Fund Office ("Fund Office"). The benefit is \$0.50 cents for each welfare hour (regardless of straight, over or double time) that is worked by you and paid in to the Fund Office. Contributions will be credited to HRA accounts the month after they are received by the Fund Office (i.e. May work hours paid in June will be credited to HRA accounts in July).

The Fund has included an extensive series of Q&A's below which address and discuss specific information about the HRA.

#### **Q1. What is an HRA?**

A1. The Central Illinois Carpenters HRA is a tax-advantaged account that can be used to pay for, or reimburse you for, out-of-pocket costs for eligible health care expenses for yourself and eligible dependents.

#### **Q2. How do I create my HRA account?**

A2. An HRA account will be automatically created for you when funds are first available. Your mailing address on file at the Fund Office will be used for your HRA account so immediately contact the Fund Office (phone 217-732-1919) if you have a change of address.

**Q3. Who is TASC?**

A3. TASC is the third-party administrator who administers the Central Illinois Carpenters HRA benefit. Once your HRA account has been created, you will be mailed a welcome packet from TASC with information on how to set up an online/mobile app account. In a separate mailing, a plain white envelope will include your TASC Card (will look like a credit card). **YOU MUST CALL TASC customer service (7 am – 8 pm central time) at 800-422-4661 and give them your email address so you can access your HRA account online.** *The Fund Office is not sending your Social Security Number to TASC.* Please open all your mail. The TASC logo looks like this:



**Q4. What if I do not receive a TASC Card in the mail?**

A4. If you do not receive a TASC Card in a plain white envelope within 10 business days of receiving the TASC welcome packet in the mail, please call TASC customer service at 800-422-4661 to request a replacement card. The Fund Office staff does not have access to your HRA account and cannot provide you with a replacement TASC Card.

**Q5. How do I access my account?**

A5. You must be a member in Good Standing with your Local Union (dues must be current and not in arrears) to access your account. Access to your HRA account will be through an on-line/mobile platform with TASC customer service personnel available to assist you.

**Q6. What do I do if I lose my TASC Card?**

A6. Log in to your TASC account and then you may place a block on the card so it cannot be used (while you look for it) or you can permanently terminate it and request a new card be issued. Contact TASC customer service at 800-422-4661 for assistance if needed.

**Q7. What if I want an extra card for my spouse to use?**

A7. If you want a second card for your spouse to use, you may request it within your online account options or by contacting TASC at the customer service number listed above.

**Q8. Can I contact the Fund Office about my HRA account?**

A8. Please contact TASC customer service at 800-422-4661 with any and all questions about your HRA account or reimbursements. The Fund Office staff does not have access to your HRA account.

**Q9. What are HRA-eligible expenses?**

A9. HRA-eligible expenses include medical, prescription drug, dental, vision and hearing services that you or your eligible dependents incur and are not covered by insurance such as copays, deductible and co-insurance. More examples of eligible expenses may be found at [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502). Basically, as long as the expense is related to a health need and is not considered cosmetic, it will be eligible. For example, a cavity filling is eligible but teeth whitening is not.

**Q10. How do I use my HRA money to pay for eligible expenses?**

A10. Your TASC Card may be used at a point of sale for eligible expenses such as the pharmacy counter or a doctor's office. If you have already paid for an eligible expense and want to request

reimbursement from your account, you must submit your expense information to TASC. Once logged in to your account, TASC provides instructions on how to request reimbursement.

**Q11. How do I receive reimbursement money from my HRA account?**

A11. Reimbursement will be placed on your TASC Card in the *MyCash* account which allows you to use the TASC Card like a credit card anywhere MasterCard is accepted. However, you also have a few reimbursement options that are available within your online account: you may elect to have a paper check mailed to you, or you may elect to have TASC make a direct deposit into your bank account (\$25 minimum deposit) at no charge. For the direct deposit option, you will need to provide your bank information to TASC. Your TASC Card will work at an ATM to withdraw *MyCash* balances as long as you first set up a PIN within your HRA account - keep in mind, you will be subject to any fees charged by the ATM.

**Q12. Can I buy over-the-counter medicines with my HRA money?**

A12. Yes, over-the-counter items approved by the IRS are eligible for your HRA. Depending on where you buy the items, you may be able to use your TASC Card. If the store has not coded their computer system to differentiate between eligible and non-eligible items, you will need to request reimbursement from your HRA account. Usually, a pharmacy counter checkout is coded to know which items are eligible for your HRA.

**Q13. Can I use my TASC Card for mail order prescriptions?**

A13. Yes, you may provide the prescription mail order company with your TASC Card number for them to process your prescription copay. You must keep your receipt showing the details of the payment because you may be asked by TASC to substantiate the expense. Contact TASC customer service with any issues you encounter when using your TASC Card over the phone with a pharmacy or doctor's office.

**Q14. What if I incurred an HRA-eligible expense before May 2021?**

A14. Although the 50 cents per hour contribution to your account begins with May 2021 work hours, the HRA benefit year is a calendar year so eligible expenses incurred in the year 2021 would be eligible for reimbursement from your HRA account after May 1, 2021. As an example, this means if you already paid your dental deductible towards services you received in February 2021, you would be able to submit (once there is money in your HRA) proof of payment and an itemized statement or explanation of benefits (EOB) page and request reimbursement from your account.

**Q15. Can I get reimbursed by my HRA for a medical service I had in 2020 but paid for in 2021?**

A15. No, the HRA plan year is a calendar year and reimbursement is based on the date a service is received/incurred and not the date you pay for it.

**Q16. Is there a deadline to submit an expense for reimbursement?**

A16. Yes, services incurred in one calendar year must be submitted for reimbursement by March 31 of the following year (if you want to request reimbursement or make payment for those services).

**Q17. Do I have to use my HRA money for expenses now or can I let my account increase over time?**

A17. You have the choice of how/if you want to use your HRA money. You are not required to use your HRA money now. Your HRA account balance (if any) rolls over each calendar year with no limit on the account balance which allows you to build up a higher balance to use later.

**Q18. Do I have to be “covered” (i.e., eligible for benefits) under the Health Plan to have an HRA or to use my HRA?**

A18. No, you do not have to be covered by the Central Illinois Carpenters Health Plan to have an HRA account or to use your HRA money.

**Q19. Do I have to be active status to use my HRA account?**

A19. No, you can be an active or retired member and use your HRA account. However, you must be a member in Good Standing with your Local Union (dues must be current and not in arrears) to access your account.

**Q20. Can I use my HRA money to self-pay for coverage in the Health Plan?**

A20. Yes, you may use your HRA money towards a self-payment to continue coverage if you lose eligibility due to lack of work hours or to continue health insurance coverage via retiree self-payment. To be reimbursed from your HRA for a self-payment, you will need to first make a payment to the Fund Office and then submit your paid receipt to TASC for reimbursement. The Fund Office cannot process payment from your TASC Card.

**Q21. What if my expense or self-payment amount costs more than the balance in my HRA account?**

A21. You may only use, or be reimbursed, up to the dollar amount available in your HRA account.

**Q22. How often will contributions be applied to my HRA account?**

A22. Contributions will be applied once a month to your HRA account. Contributions will be credited to HRA accounts the month after they are received by the Fund Office (i.e. June work hours paid in July will be credited to HRA in August).

**Q23. Does my disability crediting of hours or my self-payment count towards my HRA account?**

A23. No, a crediting of hours while receiving disability benefits or via paycheck stub credit does not count towards HRA funding. Any self-payment to continue health plan coverage does not count towards HRA funding. This includes active, retiree and COBRA self-payments. Only paid welfare hours for work performed May 1, 2021 and after are eligible for HRA contributions.

**Q24. What if I leave covered employment or retire?**

A24. If you leave covered employment or retire you may continue using your HRA account to pay for eligible expenses as long as you remain in Good Standing status with the Local Union.

**Q25. Who pays the administrative fee for my HRA account?**

A25. The Central Illinois Carpenters Health Plan pays the monthly administrative fee.

**Q26. Do I need to keep my receipts for services/items covered by my HRA account?**

A26. Yes, you may need to submit your receipt(s) to TASC to substantiate an expense. This is an IRS requirement. If your expense is not eligible per the IRS, your claim may be denied and/or you may have to pay taxes on the money reimbursed from your HRA account. TASC will contact you if they need an itemized receipt.

**Q27. Will I earn interest on the money in my HRA account?**

A27. No, your HRA account is non-interest bearing – it is not a bank or investment account.

**Q28. Can I make a payment into my HRA account?**

A28. No, you cannot make any self-payments into your HRA account.

**Q29. Is my HRA account a vested benefit?**

A29. No, your HRA account is not a vested benefit.

**Q30. Is it possible for my HRA account to be forfeited?**

A30. Yes, your HRA account will be forfeited permanently if you do not return to a member in Good Standing status within 12 months or if you are an apprentice and drop out of the program or if your account balance is below \$100 and there is no account activity for 24 consecutive months. Per the Affordable Care Act, you may also voluntarily forfeit your HRA account.

**Q31. What if I die and there is money in my HRA account?**

A31. The HRA account is permanently forfeited if you die and are not survived by dependents. If you have a legal dependent(s), s/he can use any balance remaining in your HRA account as long as the dependent(s) remains eligible for coverage with the Central Illinois Carpenters Health Plan. No death benefit payment or transfer from the account is permitted under law.

**Q32. Who is Eligible for the Central Illinois Carpenters HRA benefit?**

A32. Members of Locals #237, #243, #270 as well as #1693 members that reside in the Southern Region of the Chicago Regional Council of Carpenters (formerly #1051). Also, individuals covered by a Participation Agreement with the Central Illinois Carpenters Health and Welfare Trust Fund.

**Temporary Extension of Certain Deadlines**

As you may recall, the Fund previously had to extend certain deadlines relating to special enrollment, claims, COBRA, appeals, external review, etc. as a result of federal legislation addressing the COVID-19 pandemic. Due to updated federal guidance addressing the COVID-19 pandemic, the Fund will continue to temporarily extend certain deadlines as described below. Last year, you received a similar notice advising you that the below-noted deadlines were extended by disregarding the "Outbreak Period," which was generally defined as the period from March 1, 2020 until sixty (60) days after the announced end of the National Emergency relating to the COVID-19 pandemic (or such other date as announced by the federal government). In other words, certain deadlines were tolled. Since the National Emergency related to the COVID-19 pandemic has lasted longer than a year, the federal government issued updated guidance noting that the tolling period ends the earlier of:

1. One year from the date an individual was first eligible for relief; or
2. Sixty (60) days from the end of the National Emergency related to the COVID-19 pandemic, which is ongoing.

**Consequently, and in general, the foregoing means that you will likely receive a one-year extension of the following deadlines as long as the National Emergency related to the COVID-19 pandemic continues:**

- **The period to request special enrollment;**
- **The 60-day election period for COBRA continuation coverage;**
- **The date for making COBRA premium payments;**

- **The date for individuals to notify the plan of a qualifying event or determination of disability for purposes of COBRA continuation coverage and the COBRA disability extension;**
- **The date within which individuals may file a benefit claim under the Plan's claims procedure;**
- **The date within which claimants may file an appeal of an adverse benefit determination under the Plan's claim procedures;**
- **The date within which claimants may file a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination; and**
- **The date within which a claimant may file information to perfect a request for external review upon a finding that the request was not complete.**

This one-year extension exists because certain deadlines are disregarded/tolled. Consequently, once the tolling period ends, the Fund's normal deadlines will once again apply. Please note that in no case will a disregarded period exceed one year. Please also note that these extended deadlines may be shorter than one year for certain individuals depending on the date the National Emergency is declared over. Finally, these changes are temporary and subject to change based upon additional federal guidance.

## **A Final Note**

We are pleased to provide you and your family with comprehensive coverage and hope this information helps you get the most out of your benefits. If you have specific questions about your benefits, or the content of the Plan Description document, contact the Fund Office toll free at 866-732-1919.

Sincerely,

Board of Trustees

*This announcement, which serves as a Summary of Material Modifications, contains only highlights of a recent change to the Central Illinois Carpenters Health & Welfare Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*