

Central Illinois Carpenters Health & Welfare Plan Health Reimbursement Arrangement (HRA)

The **Central Illinois Carpenters HRA** is a tax-advantaged account that can be used for out-of-pocket costs for eligible health care expenses for you and your eligible dependents.

Your HRA account will be credited \$0.50 per welfare hour (regardless of straight, over, or double time hours) based on hours reported and contributions paid by your employer. This includes reciprocal welfare hours that are received in the Central Illinois Carpenters Fund Office ("Fund Office"). Contributions are credited to HRA accounts the month after the Fund Office receives them.

TASC is the vendor that 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 Debit Card with the logo shown as:



**You must be a member in Good Standing
with your Local Union.
Dues must be current and not in arrears to
access your account.**

- **REGISTER YOUR ACCOUNT ONLINE** - Preferred access to your HRA account is available 24/7 by registering online at uba.tasconline.com or downloading the TASC app via your phone carriers mobile App Store.

Using TASC online/mobile app will provide you with on-demand access to your account. You can easily:

- View your available balance.
 - View your contributions and transactions.
 - Submit a reimbursement request.
 - Request to replace a lost or stolen card.
 - Request a card for your spouse.
- **ACTIVATE THE TASC DEBIT CARD** – Follow the instructions to active your HRA card.
 - **CONTACT TASC Customer Service at (800)422 4661 Monday – Friday, 8 a.m. – 5 p.m.** – You will need to provide your TASC ID number which is located on the back of your TASC debit card and key that into your phone when the TASC Interactive voice Response (IVR) system requests it. No ID card handy? Stay on the line to get to a live person. You will be asked your full name and your employer's name - say "Central Illinois Carpenters."

Frequently Asked Questions

Who is Eligible for the Central Illinois Carpenters HRA benefit?

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.

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What are HRA-eligible expenses?

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.

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

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.

How do I receive reimbursement money from my HRA account?

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 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 if you first set up a PIN within your HRA account - keep in mind, you will be subject to any fees charged by the ATM.

Is there a deadline to submit an expense for reimbursement?

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).

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

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.

Is it possible for my HRA account to be forfeited?

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.

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

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 if 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.