



Your Future — Our Focus



Health Reimbursement Arrangement

Pay Less Out of Pocket for Your Health Care Needs

The Health Reimbursement Arrangement (HRA)—administered by Optum Financial—helps you pay for a wide range of eligible health care expenses for yourself and your dependents, now and in the future.

Highlights of the HRA

- **Account contributions.** The Welfare Fund contributes to your HRA for hours you work in covered employment, as long as those hours are paid for by your employer. Contributions are credited to your account the month after they are received.* You cannot make self-payments to your HRA.
- **Balance rollover.** Your account balance rolls over each year, so you can save for larger expenses or health care expenses during retirement.
- **Tax advantage.** Your HRA is tax-advantaged (determined by the IRS), meaning you don't pay taxes on contributions to or reimbursements from your account, which saves you money!

Getting Started

After initial contributions are posted to your HRA account, Optum Financial (formerly ConnectYourCare) will send you a Visa debit card.

When you receive the card, follow these steps:

- Activate your card by following the instructions on the card sticker.
- Register on the **Optum Financial website**, and add your eligible dependents.
- Download the **Optum Financial mobile app** for quick, convenient access to your account.

When you first visit the website or use the app, you'll need to create a HealthSafe ID username and password.

Learn more
about HRAs



 **OPTUM**[®]
website



 **OPTUM**[®]
mobile app



* Example: Employer contributions for January are generally received by the Fund Office in February and will be posted to your HRA account in March.

Eligible Expenses

Your HRA account can only be used for eligible health care expenses—medical, prescription drug, dental, vision, or hearing—which are not already covered by the Plan, for you and your eligible dependents. This includes:

- **Covered benefits:** Deductibles, coinsurance, and copays.
- **Expenses exceeding Plan maximums:** Visit or dollar limits—such as chiropractic, acupuncture, naprapathic care, and dental and orthodontia care.
- **Premiums and self-payments:** If you lose eligibility for Plan benefits, you can use your HRA for self-payment of hours or for continuation coverage under COBRA.
- **Retiree expenses:** When you retire, funds remaining in your HRA can be used for medical expenses and retiree coverage premiums, as long as you remain a Member in Good Standing.

For a complete list of eligible expenses, see IRS Publication 502: irs.gov/publications/p502.

Important Eligibility Information

You must be a Member in Good Standing with your Local Union (your dues must be current and not in arrears) to use your account; otherwise, your account will be frozen. Your HRA will be forfeited permanently if you:

- Do not return to Member in Good Standing status within 12 months;
- Are a dropped apprentice;
- Pass away and are not survived by eligible dependents*;
- Elect to forfeit your account as permitted by the Affordable Care Act (ACA); or
- Have an account balance less than the minimum required balance set by the Board of Trustees, and there is no account activity for 24 consecutive months.

If You Stop Working

As long as you remain a Member in Good Standing, you can continue using your account to pay for eligible expenses until your account balance is \$0. However, no additional contributions will be made to your account until you begin work again.

* If you die, your dependents can use the remaining balance in your HRA, if any, so long as they remain eligible under the Plan and provided that you, the carpenter, were a member in Good Standing at the time of death. No death benefit payments or transfers from the account are permitted under law.

Using Your HRA Account

You can pay for eligible expenses up to the amount in your account balance. There are several ways to spend the money in your HRA:

- **Use your Optum Financial debit card.**
- **Pay up front and get reimbursed:** Submit your receipts through the app or online portal, and Optum Financial will direct deposit the funds into your bank account or mail a reimbursement check. Receipts for expenses must be submitted by March 31 of the following year. *For example, if you have an expense in May 2022, you have until March 31, 2023, to submit it for reimbursement.*
- **Direct payment:** Use Optum Financial's mobile app, or visit secure.optumfinancial.com/portal/CC to request a direct payment to a provider.

Keep Your Receipts!

Optum Financial will notify you if they need a receipt to determine expense eligibility. If your expense is not eligible, your claim could be denied. If that happens, you will either have to reimburse your account out of pocket or pay income taxes on that expense. Your account can be placed on hold in this situation.

Manage Your HRA Account

It's easy to view your account balance and payments, request reimbursement, and submit pictures of receipts or Explanation of Benefits statements (EOBs), through the Optum Financial mobile app and website. See the first page for QR codes to access these resources.

Have Questions or Need Help?

Call Optum Financial toll-free at **(833) 881-8156**, 24 hours a day, seven days a week, or visit their website.



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