



**IBEW LOCAL 40-NECA
HEALTH & WELFARE TRUST FUND**
Health Reimbursement Account
Administered by Coast Benefits, Inc.

Dear Participant:

Welcome to the IBEW Local 40-NECA Health & Welfare Trust Fund Health Reimbursement Account (HRA). Effective October 2, 2017, Coast Benefits has replaced Mercer/Transamerica as the day-to-day administrator of the HRA program.

Your HRA, which is funded through the collective bargaining agreement, will help you pay medical expenses not covered by the Health Plan. The HRA is divided into two portions, the Active and the Retiree. You may only access the Retiree portion once you obtain retirement age and apply for retiree status.

The funds in your account **are available to you effective October 6, 2017.**

The Active Plan URL is: **<https://CoastBenefitsInc.lh1ondemand.com>**. For the Active Plan, there are several **three** ways you can put those funds to use.

- Log on to the HRA Web Portal and request a reimbursement. After you pay for an eligible expense, you can log on to your HRA Web Portal and request a reimbursement. See the enclosed instructions for a quick tutorial.
- Log on to the HRA Web Portal and request payment to a provider. You can pay eligible expenses (like a doctor's bill or a COBRA premium) directly from your HRA account. See the enclosed instruction sheet for more information.
- Use your HRA debit card. You will be receiving your new or replacement HRA debit card (two per family) in the mail in the next few days. The card is accepted at most merchants where you would have eligible expenses (e.g. CVS, Rite Aid, Costco). You can pay for your eligible expenses with the

card, **but it will not work for non-eligible purchases** (e.g. you cannot use it to purchase non-eligible items at a drug store). A list of eligible expenses can be found in the Summary Plan Description.

- Obtain a “Pay Me Back” Form, complete and submit with your receipts for eligible expenses and submit to Coast Benefits.

The Retiree Plan URL is: <https://CoastBenefitsInc.lh1ondemand.com>.

The same log- in capabilities are available present for the Retiree Plan as for the Active Plan. However, you will not be able to access your Rretiree Pplan to pay for eligible expenses until you retire.



Your HRA debit card is the simplest way for you to access the funds in your HRA account. If you do not receive your HRA debit card by November 15, 2017 contact Coast Benefits at **(844) 739-7956**.

If you have any questions about your HRA benefit or how to access your benefits, please call Coast Benefits at **(844)739-7956**. We look forward to working with you!

Sincerely,

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