FIVE RIVERS CARPENTERS DISTRICT COUNCIL HEALTH & WELFARE FUND
C/O EASTERN IOWA FRINGE BENEFIT FUNDS, INC
1831 16TH AVENUE SW
CEDAR RAPIDS IA 52404
319-366-3623
1-800-847-0113
FAX: 319-362-7272

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees have received input from Members that certain HRA reimbursements are not working effectively for Members due to the Member having to pay the claim first prior to being reimbursed by their HRA.

Based on this input, the Board of Trustees are changing the reimbursement process for certain HRA claim expenses to be reimbursed directly from the Plan Administrator (Eastern Iowa Fringe Benefit Funds, Inc.) to your provider after a Participant incurs one of the below procedures. These new optional procedures will be effective January 1, 2017.

APPLICABLE CLAIMS FOR NEW PROCEDURE

The HRA reimbursement procedures outlined below will **only** be available to the following types of claims:

1. Orthodontic care
2. Lasik eye surgery
3. Hearing aids
4. Dental claims above the Maximum Benefit Payable Amount in the Schedule of Benefits

NEW OPTIONAL PROCEDURE FOR APPLICABLE CLAIMS

As the HRA Reimbursement of Claims is currently being implemented by the Plan, you must pay for the claim prior to requesting reimbursement of the claim from your HRA Account from the Plan Administrator.

For the above listed claims, the Trustees are implementing an optional procedure for you to use to request reimbursement of those claims in addition to the current procedure.

If you incur one of the above listed procedures and do not have the ability to pay out of pocket for the services being rendered, you may submit an HRA claim form, the itemized statement from the provider indicating the amount due, and all required supporting documentation to the Plan Administrator (Eastern Iowa Fringe Benefit Funds, Inc.) to request the Plan Administrator to pay the claim directly to the Provider for you. **You must already have incurred the procedure to be able to request this reimbursement method**. Information on the Supporting Documentation you need to submit with your claim form can be found on page 52-54 of your Summary Plan Description under "Medical, Dental, Vision, Disability and HRA Claims and Reimbursement Procedures."

The Plan will not be able to pay one of the above claims prior to a Participant actually incurring the procedure and claim expense. If your Provider is requesting payment for a claim upfront prior to the procedure taking place, and you cannot pay for the expense upfront, you may discuss these HRA Reimbursement Procedures with your provider to see if your provider will make an exception to the upfront payment. You may also request your current HRA balance with the Fund from the Plan Administrator as of a certain date. However, the Plan Administrator will never guarantee to a provider that you have enough in your HRA to be reimbursed for a procedure since your HRA balance fluctuates.

These procedures will only cover claims that are eligible for reimbursement through an HRA. Claims that are not eligible for reimbursement through an HRA are not eligible for these procedures.