



Health Reimbursement Accounts

Lifetime Benefit Solutions (LBS) can help you battle the rising cost of health care and take control of where your health care dollars are being spent. UA Local 13 offers a rewarding benefit package with the inclusion of a Health Reimbursement Account (HRA). Coupled with your existing medical plan, this employer-funded, tax-sheltered account allows you to pay for certain out-of-pocket health care expenses.

What is an HRA?

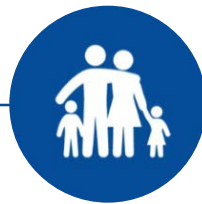
An HRA is an employer-funded, tax-sheltered account used to reimburse Union members for allowable medical expenses as defined by the Internal Revenue Service (IRS).

A Valuable Benefit That is Fully Funded by Your Employer

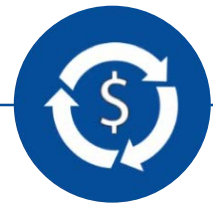
With an HRA, enjoy more money in your pocket and the freedom to spend these extra funds in the best way you see fit. There are many additional benefits of an HRA you may not be aware of, including:



HRA funds are contributed to you by your employer on a pre-tax basis and therefore not taxable to you



HRA plans may cover the health expenses of spouses and tax dependents and/or employees after they retire



Unused funds in an HRA can be rolled into future years for reimbursement

Experience the Difference with Lifetime Benefit Solutions

By electing a reimbursement account with LBS, you'll enjoy the added benefits of:

- A comprehensive, integrated platform where you can access and manage all of your reimbursement accounts in one place
- 24/7 access to account information at your fingertips through web-and mobile-based portals
- Automated email alerts and monthly account summaries available online

Knowing the Ins and Outs of Your HRA

With a number of different reimbursement accounts available, we realize it can be difficult to stay on top of the details of each. LBS is here to help you fully understand your HRA and its various features and capabilities.

Who contributes to the account?	Employer	Are funds portable in the event of a job change?	See the fund office
Are there limits to the amount that can be contributed?	No	Is the annual amount of the contribution available on the first day of coverage?	See the fund office
How are contributions made?	Employer contribution	What expenses can be reimbursed?	All or a subset of IRS-defined health expenses
Can funds carry over from year to year?	Yes	Can funds be withdrawn for non-eligible expenses?	No

Monthly Health Statement

A Monthly Health Statement from your insurance carrier must be submitted for medical reimbursement along with the completed reimbursement form. The carrier will mail you the Monthly Health Statement directly, yet it can also be obtained via the web. Monthly Health Statements are issued on the first of each month.



We're here to help. Contact our dedicated Customer Service team at 1-800-327-7130 or LBS.CustomerService@LifetimeBenefitSolutions.com.



The cure for benefits as usual.