

New! Health Reimbursement Account for Active Participants – “BENNY” Card

If you are an eligible participant, you will now have access to a Health Reimbursement Account (HRA). Your HRA is an account that the Health and Welfare Fund sets up and maintains on your behalf. You can use this account to pay for eligible health care expenses that are not otherwise covered by the Fund. An HRA may only be used to pay for eligible healthcare expenses as defined by the Internal Revenue Code, Section 213. Here are some eligible expenses:



- Acupuncture
- Chiropractor
- Contact lenses
- Dental treatment and X-rays
- Dentures
- Dermatologist
- Fees paid to health institute prescribed by a doctor
- Hearing aids and batteries
- Insurance premiums for health care coverage when receiving federal or state unemployment benefits
- Insurance premiums for Medicare
- Long-term care for medical expenses and qualified long-term care insurance premiums (up to certain limits)
- Medications (prescription and over-the-counter)
- Ophthalmologist services
- Optician services
- Oral surgery
- Physician and hospital services
- Podiatrist services
- Prescription birth control pills and contraceptive devices
- Prescription vitamins
- Psychiatrist, psychoanalyst, and psychologist services
- Surgeon services
- Vaccines
- Vasectomy

You decide how to use the money in your HRA. You can choose to save for retirement and allow the funds to accumulate in your account each year, you can use your funds to pay for current eligible HRA expenses, or you can even save for a future expense, such as the cost of a dependent child's braces that may be above the Plan's allowed amount. You can carry over the balance in your account **without limit** from year to year. Please note that you cannot use your HRA for any expense reimbursed from another source, such as another group insurance program, or deduct the expense on your income taxes.

Union Members can use your HRA to pay for eligible health care expenses directly by using your HRA debit card at the time of purchase. An HRA debit card is like a bank debit card that is linked to your HRA. Most merchants and medical providers will accept your HRA debit card, including hospitals, physicians, pharmacies, dentists and eye care professionals. You won't have to lay the money out first and then wait to be reimbursed when you use your HRA debit card.

What's that VISA Charge Card?

Your "Benny" card is an **additional** benefit for you. It gives you an opportunity to pay for out-of-pocket expenses. Now you can use this added benefit to pay your deductible or your prescription co-pay. You may also use your card for other IRS approved "medical" expense (with a doctor's prescription).

HOW DO I LOG ON TO MY HOME PAGE?

1. Go to <https://SMWLocal20.lh1ondemand.com>
2. Enter your login ID (first time enter your first initial, last name and last four digits of your social security number)
3. Enter password (first time is your full SSN). After your first time login you can change your password.
4. Click Login.

Make sure your eligible medical claims are still being filed with Anthem, Costco, VSP, Delta Dental, etc...