

ADMINISTRATION OFFICE

4th DISTRICT IBEW HEALTH FUND

609 3rd Avenue • P.O. Box 487 • Chesapeake, OH 45619

Telephone: (304) 525-0331 • Fax: (740) 867-4300

www.4thdistricthealthfund.com



February 17, 2010

To: HRA Participants

From: Administration Office
Fund Trustees

Re: Administration of Your HRA Program #2

Earlier this month, we sent an announcement concerning termination of the HRA program through WageWorks and the replacement program through American Benefit Corporation effective March 1, 2010. A copy of that notice can be found on the back.

While everything is still on track for the transition, we wanted to provide some additional information to you.

- The new HRA card(s), called the "Benny Card", will be mailed to your home on February 24, 2010. Watch for them in the mail.
- Once you receive your card, activate it by following the instructions on the card sticker. (You do not need to call the activation toll-free number from your home phone.)
- You do not have to wait until March 1, 2010 to activate your Benny Card. You can do that as soon as you receive it. However, your new Benny Card will not be valid for use until March 1, 2010. If you try to use the Benny Card before March 1, 2010, it will be rejected.
- If you have any trouble activating your Benny Card, you can call American Benefit for assistance. The toll-free number is 888-466-9094. After the greeting, press "3" to be directed to the HRA Department. (The local number is 304-781-3912. Pressing "3" after the greeting will also put you through to the HRA Department.)

Remember, please do not try to use the Benny Card for purchases or payments until March 1.

One more thing. With this new program, you can continue to use your HRA card to cover the copayments for your mail order prescription drugs through Sav-Rx. Simply provide Sav-Rx with your Benny Card account number when you need to have a mail order prescription filled or refilled.

Watch your mail next week for the envelope from the Health Fund with your new Benny Cards.

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February 1, 2010

To: HRA Participants

From: Administration Office
Fund Trustees

Re: Administration of Your HRA Program

We are pleased to announce that the Trustees have arranged with American Benefit Corporation to begin serving as administrator of your HRA program as of March 1, 2010. American Benefit is expected to serve you in this program at the same high level of attention they give you in the other Health Fund programs.

There will be no changes in the items covered under the HRA program. The program will continue to cover all expenses that the IRS considers eligible as health care tax exemptions (as detailed in the Internal Revenue Code at Section 213(d)). Examples of tax-exempt expenses include deductibles, coinsurance amounts, premium amounts such as COBRA or self-payments, prescription drug benefit copayments, over-the-counter medications, glasses and other health care expenses that may not be covered under the Plan.

We hope to make the transition as seamless as possible, but you should know when one administrator ends and the other begins there will be a transition period that requires your attention:

1. It will be necessary to "turn off" the WageWorks debit card early enough to allow for the settlement of all open transactions and the forwarding of the account balances and transaction history to American Benefit. **Please be advised the WageWorks card will not be valid after midnight on Friday, February 19, 2010.** You will be receiving a new debit card, which will be effective March 1. We suggest you make any planned covered purchases or pay any covered medical expenses as early as possible to lessen the inconvenience of the debit card not being available. If you have any covered expenses between February 19 and March 1, you will have to complete an HRA claim form and submit it to American Benefit.
2. **WageWorks will continue to process all paper claim submissions and receipt substantiation requests received by Friday, February 19, 2010.** If you are holding any receipts for covered expenses for which you would like reimbursement through the HRA or if you have received a request from WageWorks for substantiation of a purchase or expense (Card Use Verification form), we suggest you submit those items to WageWorks as soon as possible.
3. **You will be able to access your account information with WageWorks at www.wageworks.com through February 28, 2010.** We suggest you view your HRA account online at the end of the month to track any items that were outstanding.
4. **American Benefit will begin processing HRA claims on March 1, 2010, regardless of the date of service.** If you have claims and prefer to send them to American Benefit, you can do so even if you received the service before March 1.

Additional information about the new program administration, including your new HRA cards, will be provided shortly.