

IE SHAFFER

PLAN ADMINISTRATORS

830 Bear Tavern Road • PO Box 1028 • West Trenton, NJ 08628

(800) 792-3666
(609) 883-6688
Fax (609) 530-1331
www.ieshaffer.com

September 3, 2024

To: Collectively Bargained Active and All Retired Participants
in the IBEW Local 351 Supplemental Welfare Fund

Re: Health Reimbursement Arrangement (HRA) Benefit

Dear Participants:

As you are aware, the Health Reimbursement Arrangement (HRA) accounts are funded annually each October by the Trustees of the Supplemental Welfare Fund based upon the receipts received in the prior 12 months from the HRA employer contribution. The Trustees of the Supplemental Welfare Fund are pleased to inform you that on October 1, 2024, each eligible participant HRA account will be again funded with \$350. Please note that the HRA benefit is available to collectively bargained active and retired participants who are eligible for benefits from the Welfare Fund as of September 1, 2024.

The HRA can be used for the reimbursement of eligible medical and dental expenses for participants and their dependents as detailed in IRS Publication 502 "Medical and Dental Expenses" which can be found at www.irs.gov/forms-pubs/about-publication-502. Participants, though, are encouraged to make sure that expenses covered under the Welfare Fund, like vision and dental benefits, are not mistakenly charged to the HRA account.

Participants will continue to use the same IBEW Local 351 Supplemental Welfare Fund HRA debit cards for eligible HRA expenses. Charges on these cards are limited to qualified medical providers and pharmacy expenses for participants and their eligible dependents. A swipe for non-qualified expenses will be denied. The cards can also be used at websites such as FSASore.com to purchase HRA eligible products.

Participants will also have the ability to submit paper HRA claims for reimbursement to our Claims department using the HRA Claim form available on the IBEW Local 351 Benefit Funds page on our website at www.ieshaffer.com. Complete claim forms can be submitted to our SecureMail portal by following the instructions on the form.

Reimbursement checks will be issued and mailed directly to participants at their home address. Participants are also encouraged to log into their HRA account to view balance and review transactions via the "Manage HRA" link on the IBEW Local 351 page on our website.

As always, feel free to contact this office should you have any questions about the HRA benefit, or if we can be of any assistance.

Very truly yours,


Jon Levine
Administrator