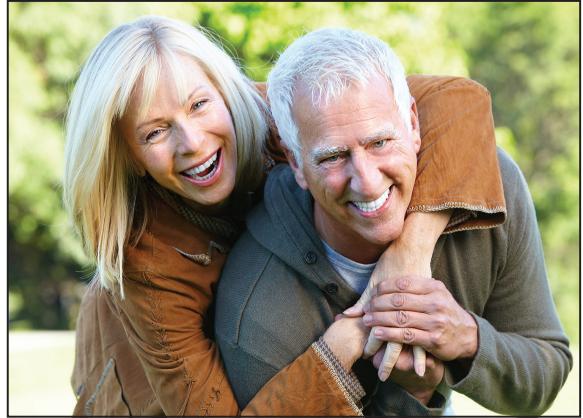




## Local 399's Health Reimbursement Account Taking the uncertainty out of your healthcare after retirement.

The Health Reimbursement Account (HRA) benefit applies to members whose employers have agreed to participate via their Collective Bargaining Agreement (CBA)™. This HRA is an account for you to use on medical plan premium expenses for health care coverage **after** you've retired.

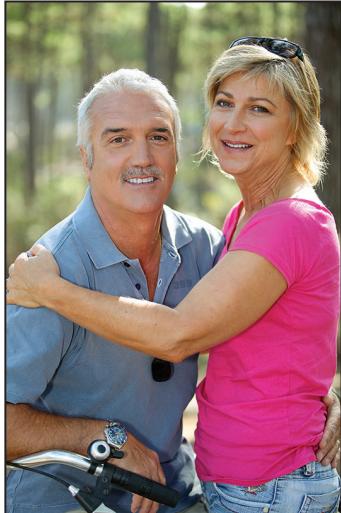
We all know one of the biggest concerns of retirees and pre-retirees is the uncertainty of healthcare expenses. In an effort to make medical plan premium expenses less stressful after you retire, your Local 399 Health & Welfare Trustees have created another great benefit.



Your Healthcare Reimbursement Account (HRA) is a great addition to your retirement portfolio, providing an additional level of confidence during your retirement years.

**UNION MATTERS!  
ANOTHER GREAT BENEFIT  
FOR LOCAL 399 HEALTH &  
WELFARE PARTICIPANTS!**

This account will be maintained for you, funded by monthly contributions made by your employer at the rate indicated in the collective bargaining agreement. You cannot make self-payments to this program.



Every spring, if you have HRA funds, you will receive a notice of your individual balance.

After retiring, provided you meet the eligibility requirements, you can file a claim to collect the funds in this account as reimbursement for these medical plan premiums:

- COBRA continuation coverage
- Medicare Supplemental Plan coverage
- Medicare Part D prescription drug coverage
- Self-contribution to your spouse's employer sponsored group health plan
- Dental Premiums
- Medicare Part B Premiums

HRA is NOT a vested benefit. There are forfeiture situations.

If you would like full details of this program, please call the Fund Office at (312) 372-9870, option #3 or visit Local 399's website: [www.iuoe399.org](http://www.iuoe399.org)  
Health & Welfare Page; Health Reimbursement Account (HRA) link in the blue menu bar.



**Scan the QR code  
to be directed to  
the HRA page of  
our website.**