

**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.

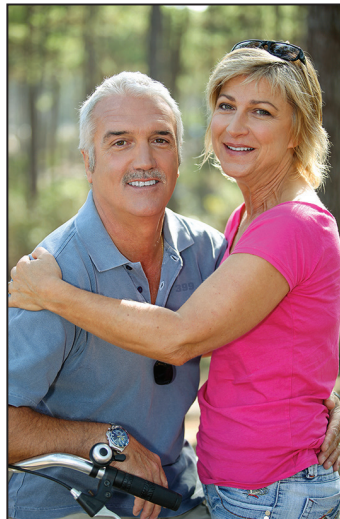


Your Healthcare Reimbursement Account (HRA) is a great addition to your retirement portfolio, providing an additional level of confidence during your retirement years.

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**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.



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.

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

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
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.**