ROOFERS LOCAL 81
HRA

WHAT IS AN HRA?

Health Reimbursement Account authorized by the Government to allow employers to contribute to an account for their employees to use for deductibles, co-pays, and other out-of-pocket expenses in their health plan.

WHO CAN CONTRIBUTE TO AN HRA?

The HRA can only be funded by the employer. An employee CANNOT contribute extra money to an HRA. The amount of the HRA contribution is to be determined per hour worked.

IS THERE A MINIMUM AMOUNT THAT I MUST LEAVE IN MY HRA ACCOUNT?

No, there is no minimum amount that much be left in your account.

ARE THERE TAX IMPLICATIONS FOR MONIES THAT ARE PUT INTO THE HRA ACCOUNT?

Money the employer contributes to the account is not considered income, therefore, the employee will not pay taxes on this benefit.

WHAT ARE HRA QUALIFIED EXPENSES?

Qualified medical expenses are those expenses paid for medical care as described in Section 213(b) of the Internal Revenue Code. (See attached list of expenses). You can also use your HRA account for Self Payments, COBRA Payments, or Retiree Payments.

WHAT IS THE IRS STOCKPILING RULE FOR HRA?

You can only buy what you'd reasonably consume by the end of the year. Buying any more than three of the same items could be considered 'stockpiling'.
All over-the-counter expenses are also subject to an IRS rule against stockpiling. This means you may not purchase over-the-counter medicines or products in "stockpile" quantities (quantities you will not be able to consume within the Plan Year).

UNACCEPTABLE DOCUMENTATIONS:

Cancelled checks
Balance forward statements
Bank statements

WILL I LOSE THE FUNDS IN MY HRA ACCOUNT IF I DON'T USE IT?

If you do not use your HRA account, the balance will be rolled over from year to year like a savings account. If you leave covered employment and are no longer covered by the Roofers Health & Welfare Plan, you may still use your accumulated HRA balance for eligible expenses and for Self-Pay or COBRA payments. Any remaining HRA account balance will be forfeited unless you return to covered employment in the Roofers Health & Welfare plan within 36 months at which time the balance will be reinstated.

IF I PASS AWAY, CAN MY DEPENDENTS HAVE THE MONEY IN MY HRA ACCOUNT?

No, however, the dependents can use the balance in your HRA account for Self Pay or COBRA to continue their insurance coverage.

HOW DO I SUBMIT A CLAIM FOR REIMBURSEMENT?

Send a copy of the Explanation of Benefits, or itemized receipt showing the eligible charges that you paid out-of-pocket and attach it to the claim form. (see attached)

WHERE DO I SUBMIT MY CLAIM?
Send your claim form and all documentation to:

United Administrative Services
P. O. Box 5057
San Jose, CA 95150
Attn: Local 81 HRA

WHEN SHOULD I SUBMIT MY CLAIM?

You can submit your claim any time you want during the month. Checks for reimbursement will be issued to participants once a week. You have 12 months from the date of service to get reimbursed for those expenses.

WHO DO I CALL WITH QUESTIONS ABOUT MY HRA ACCOUNT?

For questions you can call Eva Tovar at (408) 288-4457 or Stephanie Santos at (408) 288-4447.