Managing Your HRA Account

It’s easy to view your account balance and payments, request reimbursement, submit pictures of receipts and more through the ConnectYourCare website, connectyourcare.com/crcchra, or mobile app — myCYC.

The app is free, secure, and available from the App Store (Apple) or Google Play (Android).

Check out this CYC video to learn more about the myCYC app and the CYC website. Just scan this QR code with your smart phone or tablet.

Freezing and Forfeiture of Accounts

You must be a Member in Good Standing with your Local Union (your dues must be current and not in arrears) in order to use your account, otherwise your account will be frozen. Your HRA will be forfeited permanently if you:

• Do not return to Member in Good Standing status within 12 months;
• Are a dropped apprentice;
• Die and are not survived by eligible dependents;
• Elect to forfeit your account as permitted by the Affordable Care Act (ACA); or
• Have an account balance less than the minimum required balance set by the Board of Trustees and there is no account activity for 24 consecutive months.

If You Stop Working

If you leave covered employment or retire, as long as you remain a Member in Good Standing with your Local Union, you can continue using your account to pay for eligible expenses, including self-payments to continue coverage under the Plan, until your account balance is zero. As you are no longer working, no additional contributions will be made to your account.

If you die, your eligible dependents can use any balance remaining in your HRA account as long as they remain eligible under the Plan. No death benefit payments or transfers from the account are permitted under law.

Have a Question?

Visit www.connectyourcare.com/crcchra or call CYC toll-free at 833-881-8156, 24 hours a day, seven days a week.

Pay Less Out-of-Pocket for Your Health Care Needs

The Board of Trustees established a Health Reimbursement Arrangement (HRA) — a tax-advantaged account, which reimburses you for out-of-pocket costs you pay for eligible health care expenses. These include medical and dental deductibles, co-payments and co-insurance, as well as certain dental, vision, hearing and other expenses not covered by your Plan benefits. Plus, it’s flexible — you can use it for your expenses, your dependent’s expenses, and self-payments to continue coverage under the Plan!
What’s a Health Reimbursement Arrangement?
The HRA—administered by ConnectYourCare (CYC)—provides you with money to pay for a wide range of your and your dependents’ eligible health care expenses, both now and in the future. Your HRA is tax-advantaged—a determination made by the IRS. This means, you don’t pay taxes on either the contributions or reimbursements from your account, saving you money!

How it Works
The Welfare Fund will make contributions to an HRA account for hours you work in covered employment as long as those hours are paid for by your employer. Contributions will be credited to your HRA account the month after they are received. For example, employer contributions for January are generally received by the Fund Office in February and will be posted to your HRA account in March. The more you work, the more contributions are credited to your account, building up a source of money that you can use to reimburse yourself for eligible expenses. Plus, your account balance rolls over each year, so you can save up for large expenses like braces for your children—or for health care expenses when you retire. It’s important to note that you cannot make self-payments into your HRA.

Eligibility
An HRA account will be set up for you automatically when funds are first available, however, in order to access and utilize those funds you must be a Member in Good Standing with your Local Union (your dues must be current and not in arrears).

Eligible Expenses
Think of your HRA like a bank account that can only be used to pay for certain types of expenses—“eligible expenses.” Eligible expenses are health care expenses—medical, prescription drug, dental, vision, hearing—that you or your eligible dependents incur that are not covered by the Plan. These include:

- **Expenses for Covered Benefits:** Funds from your HRA can be used for deductibles, co-insurance and co-payments, like the emergency room visit and prescription drug co-payments.
- **Expenses Not Covered by the Plan:** Use your HRA to pay for expenses exceeding Plan maximums. Certain benefits have visit or dollar limits, such as genetic testing, chiropractic, acupuncture, naprapathic care, dental and orthodontia care.
- **Premiums and Self-Payments:** If you lose eligibility for benefits under the Plan, you can use your HRA to pay the premiums for self-payment of hours, or for continuation coverage under COBRA. When you retire, funds remaining in your HRA can be used for medical expenses and premiums for retiree health care coverage.


Accessing Your HRA Account
Reimbursement is available up to the amount credited to your account, reduced by prior reimbursements. You have options for how to use your HRA account to pay for eligible expenses:

- **Use Your CYC Payment Card:** Pay for care with your CYC payment card, up to the amount available in your account.
- **Pay Up Front and Get Reimbursed:** Submit receipts for eligible expenses and CYC will direct deposit the funds into your bank account, or mail a reimbursement check to you. You have until March 31 of the following year to submit expenses incurred in the prior calendar year. For example, if you have an expense in June 2019, you have until March 31, 2020 to submit it for reimbursement.
- **Direct Payment:** Use CYC’s mobile app or visit [www.connectyourcare.com/crcchra](http://www.connectyourcare.com/crcchra) to request a direct payment to a provider.

Keep Your Receipts! Whether you pay for your eligible expenses out-of-pocket or with your debit card, you may need to submit your receipt to CYC to substantiate the expense. This is an IRS requirement. Sometimes, the substantiation is automatic. Other times, CYC may ask you to provide itemized receipts for your care. If your expenses are not eligible, your claim could be denied and/or you might have to pay taxes on your reimbursement. CYC will notify you if they need a receipt.