

IBEW/NECA SOUND & COMMUNICATIONS

P.O. Box 5057, San Jose, CA 95150-5057
(408) 288.4400 phone (408) 288.4439 fax

QUESTIONS AND ANSWERS

What can the HRA money be used for?

Out-of-pocket medical expenses not reimbursed by insurance (i.e., deductibles and coinsurance), out of pocket health care expenses as defined by the IRS, Self Pay and Cobra payments, and Retiree premiums.

How is the program administered?

1. Participant goes to the Doctor and/or pharmacy.
2. Doctor or pharmacy bills insurance company.
3. Insurance Co. issues an EOB (Explanation of Benefits) or receipt to participant.
4. Participant forwards EOB, or receipt to the HRA Claims Administrator (United Administrative Services)
5. The HRA Administrator forwards payment to Participant.

What do I need to do to submit a claim for reimbursement?

Send a copy of the EOB or receipt that you receive showing the amount that you owe, the amount that you paid, the amount of eligible charges that were applied to the deductible, or a receipt along with a claim form.

Where do I submit my claim?

Send a copy of the Explanation of Benefits or receipts to:

United Administrative Services
P. O. Box 5057
San Jose, CA 95150-5057

When should I submit my claim?

You may submit a claim any time during the month.

When will I receive reimbursement after I submit my claim?

Checks for reimbursement will be issued to participants in most instances once a month between the 15th and 20th of each month.

These questions and answers are intended to provide you with brief, general information about the HRA program within the Plan. HRA benefits are paid pursuant to the Plan document and the Internal Revenue Code.

Any other questions, please contact Robert Mejia at 408-288-4452 for assistance.

United Administrative Services, Trust Fund Administrator