



Health Reimbursement Arrangement (HRA)

Established by IBEW/NECA Sound & Communication Health and Welfare Trust | Administered by Navia

Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by IBEW/NECA Sound & Communication Health and Welfare Trust to reimburse you and your family for out-of-pocket medical expenses.

HRA PLAN SUMMARY

Plan Year: November 1, 2016 – October 31, 2017

Eligible Expenses: All expenses under IRC Sec 213(d) are eligible for reimbursement. You can find a list of expenses here: www.naviabenefits.com/participants/resources/expenses/. You may submit claims for any expense or service that was incurred on or after November 1st of the previous plan year or your eligibility start date, whichever is later. If you have claimed more than the current years balance, any unpaid claims will be reimbursed from future contributions.

Benefit: The HRA will be funded monthly. Your benefit amount is determined by how many hours you work each month.

IMPORTANT: Please note the balance in the HRA is dependent on the funds available in the account. If you attempt to use the Navia Benefit Card for a dollar amount over the available balance, the card will decline. You are able to submit claims for eligible expenses that exceed the available balance. Please see below for claim submission instructions.

Balance Rollover: If you do not claim your full balance by the end of the plan year it will rollover to the following plan year once the new plan year has begun.

HOW TO USE YOUR HRA BENEFIT

Once you've incurred an eligible expense and your patient responsibility has been determined you may submit a claim for reimbursement to Navia or use your Navia debit card to pay the provider directly from your benefit. If your expense is covered by insurance you must wait until your insurance carrier has applied your benefits before using you use the HRA to pay for any remaining patient responsibility. The claim submission process is listed below:

- 1) Complete a claim form, itemize your expenses and list the total amount you're claiming.
- 2) Obtain itemized documentation showing the date, type and cost of service. Ideal forms of documentation include Explanations of Benefits (EOBs) from your insurance carrier or itemized statements from the provider of service. If you have secondary insurance coverage you must submit the EOBs from both insurance carriers.
- 3) Submit the claim form and supporting documentation to Navia. The most efficient way to submit a claim is by uploading it online or with the MyNavia smartphone app for Android or iPhone. You may also submit by email, fax or mail. Please use only one method per submission. Allow at least 2 full business days for your claim to be reviewed and processed once it has been received.
- 4) Reimbursements are processed weekly on Friday. Your reimbursement will be directly deposited into your bank account or a check will be sent to your home. Note that bank deposits may take 1-2 days to post to your account.
- 5) In the event that your employment is terminated you can continue to spend any unused funds in the HRA.