

**IBEW Local 236 Health and Benefit Fund**

Complete the following information and provide us with photocopies of any necessary documents not currently on file in the Fund office. (Please print or type clearly). Participant information is required for debit card usage (application must be in the Fund office by the 10th of the month to qualify for the 1<sup>st</sup> of the following month)

PARTICIPANT: \_\_\_\_\_ SS # \_\_\_\_\_

SPOUSE \_\_\_\_\_ SS # \_\_\_\_\_ DOB \_\_\_\_\_

Marriage certificate & date: Y \_\_\_\_\_ (Divorce/separation agreements also)

Photo ID: PARTICIPANT: \_\_\_\_\_ SPOUSE: \_\_\_\_\_

INSURANCE COVERAGE: CDPHP: \_\_\_\_\_ BSNENY: \_\_\_\_\_ SavRx: \_\_\_\_\_

If not covered under the 236 plans:

SPOUSE'S Coverage and Employer (must attach photo copies of cards for these coverages):

Health: \_\_\_\_\_ PBM: \_\_\_\_\_

**LIST ELIGIBLE DEPENDENTS:**

Eligible dependents are your lawful spouse and your unmarried children under 19 who are not employed on a regular basis; and if not living with you, for whose medical care you are responsible. Your dependent child coverage may continue up to the end of the month in which he or she attains age 25, if the child is a full time student at an accredited school and remains your dependent. (Proof of accredited required)

| <u>Eligible Dependent<br/>First &amp; Last Name</u> | <u>Relationship To<br/>Participant</u> | <u>Date of<br/>Birth (copy<br/>required)</u> | <u>Social<br/>Security #</u> | <u>Name of Accredited<br/>School &amp; Date of<br/>Graduation (if<br/>applicable)</u> |
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**AUTHORIZATION TO RELEASE INFORMATION**

I, \_\_\_\_\_ (print clearly), whose Social Security Number is \_\_\_\_\_, hereby request and authorize IBEW Local 236 Health and Benefit Funds to enroll me in the **IBEW Local 236 Health and Benefit Fund WageWorks Health Care Card**. I understand that participation in the debit card program does not remove me from the responsibility to adhere to the rules and regulations of the IBEW Local 236 Health and Benefit Fund. In accordance with the applicable IRS regulations regarding **health reimbursement arrangement (HRA)**, **only qualifying medical purchases on behalf of me and my eligible spouse and dependents are allowed. Any violations of those covenants may result in suspension or termination of my debit card account. Further, I will be responsible for reimbursement for any purchases determined to be ineligible by WageWorks.**

Signed: \_\_\_\_\_ date: \_\_\_\_\_

**EE COMMUNICATION**

**SUBJECT: Your Health Care Card Will Only Be Accepted at Approved Merchants.**

Dear Participant,

Starting July 1, 2009 pharmacies and drug stores\* will be added to the list of merchants required to have an IRS approved inventory system in place to be able to accept the WageWorks Health Care Card.

Now everywhere you shop with the Card for FSA eligible over the counter items and prescriptions must have the IRS-approved system. Please visit [www.sigis.com](http://www.sigis.com) for the most up-to-date list of approved merchants and [www.wageworks.com/card](http://www.wageworks.com/card) for tips and guidance on using your Card.

This IRS revision is an expansion of the 2008 rule that required all non-health care merchants, such as supermarkets and warehouse stores, to have the same inventory system. These systems ensure that the Card is only used for eligible items, which eliminates guesswork and the need to submit receipts for verification after a purchase.

You will still be able to use your Card at health care providers such as doctor's and dental offices, but if you use the Card for anything other than a copayment, you will most likely receive a Card Use Verification (CUV) form with your WageWorks account statement.

Please remember to keep the receipts for all your Card purchases and use the CUV form at the front of your statement to resolve all unverified Card transactions.

Sincerely,

WageWorks

\* Includes online pharmacies and mail order suppliers.

# Open enrollment is NOW!

## WageWorks Health Care Card

IBEW Local 236 Health and Benefit Fund is pleased to announce that the Plan now utilizes the WageWorks Health Care Card for HRA-eligible items. IBEW Local 236 Health and Benefit Fund is now one of many nationwide providers that offers the unparalleled convenience and flexibility of the industry-leading WageWorks Card experience.

IBEW Local 236 Health and Benefit Fund is in the process of setting up the cards through WageWorks. WageWorks will still need to confirm HRA-eligible purchases lacking sufficient verification. During this transitional period, participants must keep all receipts and provide them when requested to verify eligible transactions for IRS purposes.

Please note, the WageWorks Health Care Card can only be used at the Physician/Hospital/Medical office and Pharmacy window and not at dentists, vision, non-physician offices, nor at any regular check-out stands. You should inform the Pharmacy associate that you are using the WageWorks Health Care Card, and the associate will assist them in completing the transaction.

WageWorks has added a mini-tutorial to its Learning Center for participants that seek directions on how to use their WageWorks Card at Costco Pharmacy. Please go to the listed website to access it.

### Reminder For Your Protection

## What is a Health Care CUV form?

In an effort to provide you with the best service possible and to maximize efficiency and accountability for your pre-tax health programs, WageWorks will continue to verify all card transactions for the first 30 days from the first date of the card transaction. If WageWorks is unable to auto-substantiate the card transactions per the IRS guidelines, we will ask the participant to send in a receipt or repayment to the account.

The request for a receipt or repayment for an unverified card transaction will be requested via a card use verification form (CUV). It is an easy-to-use document that enables WageWorks to confirm expense validity. Participants can typically fill these out and fax them to WageWorks in just a few minutes. Or in the case of repayments, the form will need to be mailed to WageWorks. CUV forms are included with the monthly statement (either electronically or by mail) and pre-populated with all of the transaction details initially filed as part of the card swipe information. Therefore, participants should wait for the form, even if the WageWorks employee Web site has already notified them that a CUV request is pending. WageWorks does not offer blank CUV forms as there is technical identification information that must be included which may prove confusing to participants if we were to ask them for this information directly.

The following five pieces of information are required to help ensure the approval of a claim:

- The date service was provided
- The type or description of service provided
- The name of the service provider
- The name of the patient
- The amount of the expense incurred

Once WageWorks receives this information with the required documentation, it quickly confirms the transaction and adjusts the claim status to "verified."

Take more control over your health — and wealth — with the *IBEW Local 236 Health and Benefit Fund* WageWorks Health Care Card for HRA-eligible items under your health reimbursement arrangement (HRA), sponsored by your employer and brought to you by WageWorks. (*over please >*)

## Five great reasons to participate in the HRA debit card:

- **Get tax-free money.** Your employer puts money into your HRA, you spend it—and you never pay income taxes on it! Your employer's puts tax-free money into your HRA for you to spend on eligible health care expenses.
- **Enjoy no-hassle reimbursement.** WageWorks gives you fast, easy access to your HRA. You can decide to pay at the time of service - no waiting for reimbursement and no "out-of-pocket" cash.
- **Use it for dependents.** Eligible dependents include anyone who qualifies under the rules of the IBEW Local 236 Health and Benefit Fund.
- **Hundreds of eligible expenses — tax free!** Use your HRA to pay for many eligible health care expenses not covered by your health plan.
- **Keep control.** Spend your money right away, or save it for future health care expenses. Unused money in the card rolls over from year to year\* as long as you're an eligible employee working for your employer, even if you switch health plans.

## How do I sign-up?

Simply enroll through the IBEW Local 236 Health and Benefit Fund HRA-eligible health plan and you'll be automatically participating in the card. It's simple:

- Complete the enclosed application form and send it in to the Fund office. *All information* must be included in order for us to activate the card.
- If eligible, the fund office will set up your account with up to \$1,500.00 from your HRA account.
- To be eligible to participate in the debit card program, you must have and maintain at least a "level B" balance which represents one-year's coverage at the applicable coverage level. Currently, based upon the coverages in place, the balance criteria are as follows: *as of January 1, 2008, a balance of \$5,000 for singles and opt-outs, \$10,400 for two-person, and \$13,200 for families (if you are no longer a member and we have no contributions for one year, you are eligible)*

## Then what?

- Then, each month, WageWorks will send an accounting of your activity using the debit card to the Fund office. The Fund office will check your HRA account, and at month's end, send the money available in your HRA, up to \$1,500.00, to WageWorks to bring your card balance back to a maximum of \$1,500.00. (If no funds are available, the card will be suspended temporarily).
- Each month, your card will be charged a \$3.00 administrative fee, and will be replenished as long as there are funds available in the HRA.
- *The WageWorks Health Care Card can only be used at the Physician/Hospital/Medical office and Pharmacy window and not at dentists, vision, non-physician offices, nor at any regular check-out stands. WageWorks reserves the right to verify any purchases it deems unsubstantiated.*
- At no time can you charge more than the amount available on card. When funds are no longer available from your HRA account, the card will be suspended until funds are replenished.

A Health Reimbursement Arrangement (HRA) lets you save on everyday unreimbursed health care expenses using pre-tax dollars. You can use your account for anything not covered by your health insurer and prescription drug manager (PBM) . . . from co-pays, deductibles and prescriptions, to literally hundreds of everyday health care services.

Typically, your health care debit card covers:

- **Prescriptions** for almost any medical condition
- **Co-payments, co-insurance, and deductibles** — but not insurance premiums
- **Eye surgery, including laser vision correction**
- **Counseling and therapy**
- **Psychology and psychiatry**
- **Chiropractic and acupuncture, and some other alternative treatments**

## Need more information?

Please see the enrollment materials enclosed, or email [help@wageworks.com](mailto:help@wageworks.com). To talk to a trained expert who can help you take advantage of your HRA, call the WageWorks Learning Center at 877-WageWorks (877-924-3967) Monday through Friday, 8 a.m. to 8 p.m. Eastern Time. [www.wageworks.com](http://www.wageworks.com)