

International Brotherhood of Electrical Workers Local Union 683

IBEW Local 683 Health and Welfare Trust
IBEW Local 683 Pension Fund Pension Plan Trust Fund
IBEW Local 683 Profit Sharing Annuity Plan
IBEW Local 683 Educational Trust Fund



Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

February 20, 2019

RE: Notice Regarding Transfer of Funds from Dollar Bank to Health Care Reimbursement (HRA) Account

Dear Plan Participants of the International Brotherhood of Electrical Workers Local Union 683 Welfare Fund:

As you were previously notified, the Board of Trustees implemented, beginning with the January 2019 work month, the new Health Care Reimbursement Account (HRA).

To assist with growth of your available balance, the Trustees have agreed to transfer a portion of your Dollar Bank to your HRA.

The one time transfer will be limited to a maximum of \$4,540, while maintaining at least \$6,810, or six months of accumulated eligibility, in your Dollar Bank.

Example: As of December 31, 2018, if you had \$11,225.15, or 9.89 months of accumulated eligibility in your Dollar Bank, \$3,405, or three months, will be transferred to your HRA, leaving a balance of \$7,820.15, or 6.89 months of eligibility in your Dollar Bank.

You may use your HRA account to reimburse amounts you or your eligible dependents incur for qualified medical, dental, vision or prescription drug expenses, as defined in Section 213(d) of the Internal Revenue Code, such as medical expenses not covered by the Fund due to co-payments, co-insurance, maximums and other coverage limitations or services that are not payable under the Plan and to make self-payments to continue medical benefits (see IRS Publication 502 for more information). As a reminder, over the counter expenses cannot be reimbursed unless they are accompanied by a prescription from your physician.

If you die, your surviving Spouse and eligible Dependent children may use the HRA for qualified expenses, while continuing coverage through the Fund.

To view your HRA balance, log into your account at <https://www.ibew683benefits.org> and click on Supplemental Benefit Information. If this is your first time logging in, instructions to log in are on the reverse side.

Sincerely,

Board of Trustees

(over)

(Continued from the reverse side)

Below are your instructions for creating your own Benefit Inquiry Site (BIS) account, for viewing your benefit information for the IBEW Local 683 Fringe Benefit Funds.

- Begin by logging in to the customized web site at **<http://www.ibew683benefits.org>**
- Position your mouse over any of the Plan links at the top of the screen – Health & Welfare, Pension or Profit Sharing Annuity. This will expose the available hyperlinks for that Plan.
- Choose Current Benefit Status in the available hyperlinks. This will open either a new web browser window or tab, depending on how your web browser is configured.
- In the ID field, type your Social Security Number, using no hyphens or spaces.
- In the Password field, type **C8ADE54**. (This is a generic password used only for the first time you log in).
- Click on the Login Button.

This will take you to the Participant Sign-Up Screen.

Provide all of the requested information; which will include your First Name, Middle Initial, Last Name and Mother's Maiden Name.

As part of the sign-up process, you will create a permanent password of your choosing, which will be used for future logins. The password policy requires:

- Minimum length of 8 characters
- Maximum length of 15 characters
- Must use three of four of the following types of characters: Lower-case letters, upper-case letters, numbers and select symbols such as !@#\$\$%^&*(){}[]

Additionally, you will be asked to create a password hint question and answer, which will be your means of retrieving your password should you ever forget it. NOTE: We recommend using a one-word answer to make it more concise.

After entering all of the information above, click the Sign Up button to complete the process. This will return you to the original login screen.

Future logins will utilize your numeric Social Security Number, along with your newly created permanent password.

Note: In the event that you forget your password, click on the Forgot Password link on the main Sign On screen. You will then be prompted for your Name and Social Security Number. Click the Submit button and your browser will return your secret question to you. Enter the answer exactly as you typed it in when you set up your password. Once again, click on submit, and if you have entered the correct response, your password will be displayed on the next screen.

If you have any difficulties logging in, please do not hesitate to contact Greg Smith (517) 327-2148 or Jamie Kline (517) 327-2149 in the Lansing Fund Office.