

# 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

August 2019

TO: ALL PARTICIPANTS OF THE IBEW LOCAL NO. 683 WELFARE FUND

RE: HEALTHCARE REIMBURSEMENT ARRANGEMENT – DEBIT CARD

Dear Participant:

The Board of Trustees is pleased to announce that within the next few weeks, you will be receiving a debit card that can be used to access the medical reimbursement portion of your Healthcare Reimbursement Arrangement (HRA). This notice includes information about the card and how to use it. The card will be effective September 1, 2019 and can be utilized to reimburse you for uninsured medical expenses that are currently eligible for reimbursement under the Plan's HRA program or to directly pay your health care provider or vendor at the point of service or purchase. A sample of those eligible expenses is included with this notice. The benefit of the card is you can use it like a debit card to pay expenses that are eligible for reimbursement under the HRA rather than paying out-of-pocket and then applying for reimbursement later. Please note, that, even though you will no longer need to file a claim to seek reimbursement, you will be required to substantiate that all purchases on the card relate to eligible medical expenses under the HRA. Additional information on the process for substantiating claims is included with this material.

To complete the data transfer, there must be a blackout period for HRA claims processing. The blackout period will begin on **August 15, 2019** and will end **August 31, 2019**. This means that, while you may be in possession of your physical card, you may be unable to access your account information during this time. However, you may continue to submit paper claims to TIC as you did in the past, and TIC will issue reimbursement to you via check. Account balances and access to transaction history may be viewed after the blackout period. Please check your account balance prior to August 15, 2019 to review the amount available to you in your HRA. Your new card should be ready for use on **September 1, 2019**.

The Fund will pay for your first card, however, the cost for any additional or replacement cards will be your responsibility. In addition, the Fund will also pay the monthly administration fee for utilization of the card.

Enclosed with this notice is the Consumer Portal Quickstart Guide with which you will be able to access your account information and the Prepaid Benefits Card Substantiation Details. These details explain the information necessary to process claims under the Prepaid Benefits Card program and additional information on the debit card system.

All provisions of the current Healthcare Reimbursement Account will continue to apply.

If you have any questions regarding the above, please do not hesitate to contact the Fund Office.

Sincerely,

IBEW Local No. 683 Welfare Fund  
Board of Trustees  
Enclosures