

HEAT & FROST INSULATORS AND ALLIED WORKERS LOCAL 47 FRINGE BENEFIT FUNDS

Heat & Frost Insulators and Allied Workers Local 47 Welfare Fund
Heat & Frost Insulators and Allied Workers Local 47 Retirement Trust Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

July 2024

TO: All Participants in the Heat & Frost Insulators and Allied Workers Local 47 Welfare Fund

RE: WEX Health

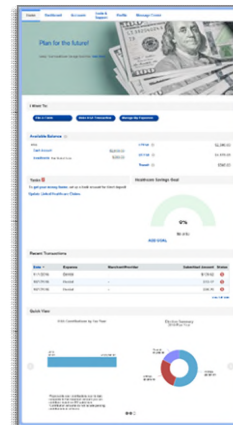
Dear Participant:

THIS IS HOW SIMPLY AND EFFICIENTLY YOUR NEW MRA DEBIT CARD WORKS:

The WEX Portal and Mobile App provide the crucial information you need to stay on top of your family's healthcare expenses and plan ahead. Even if this is your first time using this benefit, you'll find the experience is intuitive and easy-to-use.

When you log in to your portal, you can:

- ✓ View your Balances in Real-Time
- ✓ Easily File Claims
- ✓ Upload Receipts
- ✓ Visualize Spending with Charts and Graphs
- ✓ Locate and Download Forms Needed for Account Processing
- ✓ Analyze Out-of-Pocket Expenses



**To order new cards, please contact the Fund Office
Toll Free (800) 323-8079**

FREQUENTLY ASKED QUESTIONS

HOW IS MY MRA FUNDED?

Your MRA account is funded solely by employer contributions. Participating employers are contributing to each eligible member's MRA account at a rate of \$0.50 per hour worked. The money in your MRA account becomes available as employer contributions are received by the Health Plan's Trust Fund.

WILL ALL PHARMACIES AND MERCHANTS ACCEPT MY MRA DEBIT CARD?

Most pharmacies will accept the debit card. If they do not, please pay with your own funds and submit a reimbursement request via the Mobile App or Consumer Portal.

CAN I USE MY MRA DEBIT CARD AT A DOCTOR'S OFFICE, DENTIST OFFICE OR VISION CENTER?

Your MRA Debit Card can currently be used to pay for Rx copays and qualified over-the-counter healthcare expenses. It can also be used at a Doctor's Office, Dentist Office or Vision Center. You can use it to cover out-of-pocket costs for health insurance. The expenses incurred by your spouse and/or eligible dependent(s) are permitted, whether you are active, retired or deceased. The funds can also be saved until retirement to cover your insurance costs.

HOW ARE MRA CLAIMS FILED FOR MEDICAL, HOSPITAL, DENTAL AND VISION REIMBURSEMENTS?

You have the option to use the WEX Portal to file a claim and upload your receipts. You can also continue to file paper claims.

WHAT KINDS OF MEDICAL EXPENSES ARE ELIGIBLE FOR REIMBURSEMENT FROM MY MRA ACCOUNT?

Most ordinary medical expenses, including office visits, lab tests, hospital bills, prescription drugs, health insurance premiums and self-payments to the Health Plan are eligible for reimbursement from your MRA account. For a complete list of eligible reimbursable expenses, please refer to the Internal Revenue Service Publication 502 link: [2023 Publication 502 \(irs.gov\)](https://www.irs.gov/publications/p502)

REMEMBER TO KEEP YOUR MRA DEBIT CARD SAFE?

Payments with your MRA Debit Card are taken instantly from your MRA Account, and shopping with DEBIT CARDS comes with the added risk that your information may be stolen. Using your MRA Debit Card opens up the possibility that a fraudster will gain access to the funds in your MRA account.

Protections are in place if your MRA Debit Card has been lost or stolen and used fraudulently, but only if you notify WEX. When considering if it is safe to use a Debit Card for in-person purchases, follow these rules to protect your transactions:

- Check your Bank Statements Often
- Protect your PIN Number
- Report Problems Immediately

QUESTIONS?

If you have any questions or need help getting started, please contact the Fund Office at 800-323-8079.

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

Sincerely,

Heat & Frost Insulators & Allied Workers Local 47
Welfare Fund
Board of Trustees