



Health Reimbursement Account (HRA)

Eligible/Ineligible Expenses

1. Description of Medical Care Expenses

- a. From the 2020 Summary Plan Description and Plan Document, p. 100:

Eligible Medical Care Expenses

The Fund reimburses only for “Eligible Medical Care Expenses,” as described below. To be considered an “Eligible Medical Care Expense” that qualifies for reimbursement, an expense must:

- Be incurred and claimed while a Participant or Dependent is Eligible for reimbursement in accordance with all provisions of the Plan; and
- Not be reimbursable from any other health plan or insurance; and
- Be incurred by a Participant or covered Dependent for “medical care,” as defined in Internal Revenue Code Sections 105 and 213(d).

An HRA reimbursable expense is incurred at the time the medical care item or service giving rise to the expense is furnished, and not when the individual incurring the expense is formally billed for, is charged for, or pays for the medical care.

Medical Care Expenses

In general, Medical Care Expenses include, but are not limited to, amounts for such services as Hospitalization, Doctors and dentists, and prescription drugs. Such expenses include amounts paid by the Participant or covered Dependent for Deductibles, Copayments, and Coinsurance, including out-of-pocket expenses incurred for services.

Medical Care Expenses also will include COBRA premiums or premiums for any qualified long-term care insurance contract as defined in Code Section 7702B(B) provided, premiums for Part B of Title XVIII of the Social Security Act (Medicare Part B premiums), premiums for group health insurance covering medical care (including premiums for group Medicare Supplement, Medicare Prescription Drug Plan, or Medicare Advantage policies).

Reimbursements due for Medical Care Expenses incurred by the Participant or the Participant’s spouse or Dependents will be charged against the Participant’s HRA account.

However, not all Medical Care Expenses will be considered “Eligible Medical Care Expenses” that qualify for reimbursement under the Fund. Generally, only Medical Care Expenses within the meaning of Sections 105 and 213(d) of the Internal Revenue Code are eligible.

2. Eligible Expenses

Please refer to the 2020 Summary Plan Description/Plan Document, pp. 100-103, Medical Care Expenses.

3. Ineligible Expenses

Please refer to the 2020 Summary Plan Description/Plan Document, pp. 103-104, Excludable Expenses.

4. Publication 502

Please refer to <https://www.neca-ibew.org/Documents-and-Forms> Category *HRA Forms, (Year) Publication 502*.