



VEBA/115  
Trust  
HRA

Information Guide

## Congratulations on Opening a VEBA/115 Trust

It's a great benefit! Your employer deposits funds into a VEBA/115 Trust account, which is a tax-exempt irrevocable trust arrangement. It's paired with a Health Reimbursement Arrangement (HRA) which allows you to use the funds for current or future out-of-pocket health-related expenses. This benefit doesn't replace your group health insurance plan; **it works with your plan to provide additional coverage options. How great is that?**



**Did you know that VEBA/115 Trust assets are protected from creditors?**



### Active Employees

Use money in your account to pay health plan deductibles, co-pays and coinsurance as well as prescription drugs and certain insurance premiums. Don't worry. If you don't spend all of the funds in your account by the end of the year, your balance will simply roll into the next year. You'll accumulate funds over time which means you'll have money to pay for health expenses when you retire.



### Post-retirement

Your employer can contribute funds to help you, your spouse and eligible dependents pay for medical expenses even after your retirement. That's pretty generous! Use your post-retirement VEBA/115 Trust funds to pay for certain medical premiums and long-term care premiums. Your employer can choose to make contributions throughout your working life or convert accumulated unused sick time, vacation, severance money, or other longevity-based benefits.



### Tax Advantages

VEBA/115 Trust is a tax-advantaged account so you aren't taxed on your employer's contributions to it. Plus, your account accrues interest that grows on a tax-free basis. Since VEBA/115 Trusts must be used for eligible medical expenses, your distributions are tax free, too. **Money goes in tax free, is invested tax free, and comes out tax free.**

	Without VEBA/115	With VEBA/115
Contributions	+\$25,000	+\$25,000
Federal Income Tax (appx. 25%)	-\$6,250	\$0
FICA Tax (appx. 7.65%)	-\$1,912	\$0
<b>Amount you get</b>	<b>\$16,838</b>	<b>\$25,000</b>



### Full Coverage

All medical expenses defined under IRS Code Section 213(d) are eligible for reimbursement including:

- Co-pays, prescriptions, and deductibles
- Dental, medical, and vision services
- Medicare Part B and D
- Medical supplies and equipment

## A Few Guidelines & Tips

- VEBA and 115 are trust accounts that allow assets to grow tax free and be paid out for employee benefits.
- An HRA is the employer-sponsored medical benefit plan that's paired with a VEBA/115 Trust through which you can get reimbursed tax-free for your eligible out-of-pocket medical or dental expenses (e.g., expenses that are not paid for by insurance or any other benefit plan).
- A VEBA/115 Trust may only be funded with employer dollars; employees may not contribute unless it's a mandatory salary deferral.
- Unused funds roll over from year to year so you may use funds in the account to pay for eligible medical expenses now or in retirement.
- You have the option to invest all or a portion of your unused funds in the market which is a great way to save for retirement.
- Funds in the account continue to grow until claims are processed and funds are withdrawn.
- You may submit claims for reimbursements one of four ways: Online, Mobile App, Fax, or US Mail. You may also access your funds with the Benefit Card which works just like a credit or debit card.
- You'll need to submit an insurance Explanation of Benefits (EOB) or itemized statement with a claim form to get reimbursed for eligible expenses. You may also opt in to the BPAS ClaimFinder to connect your insurance accounts and auto-substantiate your claims electronically.
- To ensure IRS compliance, 100% of claim requests are substantiated.
- We issue payments to you for eligible expenses either through direct deposit or with a manual check.
- The IRS requires the HRA to be integrated with a group health plan. It may not be offered to employees, or spouses and/or dependents without group health coverage. To comply with this IRS rule, you'll need to verify that your spouse and/or eligible dependents are covered under an employer-sponsored health plan before submitting claims on their behalf. Their employer-sponsored health plan may be with your employer or with their employer.

Throughout this guide, you'll find information services and features to help maximize the benefits of your account. Feel free to reach out to us anytime you have questions or concerns. We're here to help.

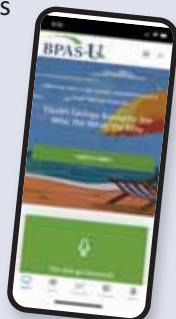
## We Have Your Back

Your VEBA/115 Trust is administered by BPAS, a national provider of retirement plans, benefit plans, fund administration, and institutional trusts. We're delighted to have you as a customer. We'll do everything we can to provide you with the best service in the industry and help ensure your experience with us is always positive.

## BPAS University

BPAS University (BPAS U) is a proprietary online library that offers a diverse array of free planning tools, articles, calculators, videos, links, and more to guide you along your journey to a secure future. The BPAS U mobile app puts account information into the palm of your hand allows you to:

- Utilize a variety of free educational multimedia tools and resources
- Participate in workshops and webcasts and learn how to apply critical financial concepts to your own life
- Receive notification when new information is available to explore
- Access your secure online account, get forms, plan guides, regulatory updates, and more



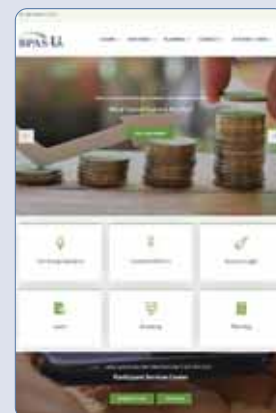
Visit [u.bpas.com](https://u.bpas.com) to get started.

## Online Services

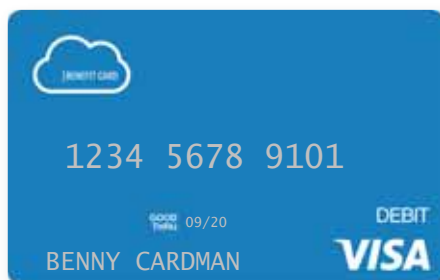
Find all of the tools to manage your account with the simple click of a mouse, like:



- Account balance
- Investment elections/ reallocate account balance
- Fund fact sheets and prospectuses
- Online statements with on-demand capabilities
- Online claim submission
- Claims status and history
- Plan documents
- Pertinent forms
- Educational materials
- Legislative information
- And more



## The Benefit Card



Because you're enrolled in the HRA, you'll receive the Benefit Card at no cost. **It's a quick and easy way to access your funds.**

It works just like a credit or debit card. When you use it at the doctor's office or pharmacy, funds are automatically pulled from your HRA and paid directly to the healthcare provider. No more writing checks or paying cash.

Use your Benefit Card for qualified health-care expenses, like:

- Prescription drug co-pays
- Over-the-counter (OTC) medications
- Menstrual care products
- Health plan deductibles
- Office visit co-pays
- Coinsurance
- Lasik surgery
- Eyeglasses/contact lenses
- Dental and vision services

Pay off your health care bills with the card too. Simply write the Benefit Card number on your statement for services you received in the plan year and send it to your health care provider. Then, send us a copy of the itemized bill from your provider or insurance carrier. (Sorry, it's an IRS requirement.)

### Details & Tips

- **It's in the mail** — After enrolling, you'll receive two Benefit Cards in a white envelope marked "do not throw away." If a family member throws away the cards mistaking them for a credit card solicitation, a \$5 VISA replacement fee will be charged.
- **Available Balance**— VEBA/115 Trusts are subject to fluctuations in market investments. You may spend up to 90% of your balance with the Benefit Card so you don't risk overdrawing the account. If an expense is more than your remaining balance, the card will be declined. If you need to access more than 90% of your balance, complete and submit a claim form for reimbursement.
- **Making a Purchase** — Check your account balance before making a purchase so you can split the cost if you'll be short. Use the card for the exact amount in your account, then pay the remaining amount separately. Benefit card purchases are controlled at the merchant level. If your card is denied for an OTC purchase, it is likely due to a merchant restriction. If that happens, you'll need to use another form of payment. Then, keep your receipts and submit them for reimbursement.
- **Keep Your Receipts** — The IRS requires you to use the card for eligible expenses under the HRA. The card is "merchant coded" so it won't work at gas stations or restaurants. There may be times we'll need to see an Explanation of Benefits (EOB) or receipt to verify an expense. If you receive a receipt request, be sure to submit it as soon as possible to avoid having your card suspended.



### What is an itemized receipt?

According to IRS rules, an itemized receipt must include:

- merchant or provider name
- patient name
- description of services received or item purchased
- date of service
- amount charged

Canceled checks, handwritten receipts, card transaction receipts, or previous balance statements are not considered itemized receipts. EOBs are always the best method to ensure all 5 items are included.



**Add your BPAS Benefits Card to your mobile wallet!**

Easily pay for eligible expenses from anywhere without fumbling for your debit card or touching a key pad! It's fast, secure, and safe!

# What's Covered

Maximize the Value of Your Reimbursement Account - Your VEBA/115 Trust HRA dollars can be used for a variety of out-of-pocket health care expenses. Please note: premiums for individual health insurance are not covered expenses (except in retirement). The following list is a summary of eligible and ineligible expenses.

## Eligible Expenses

### BABY/CHILD TO AGE 13

- Lactation Consultant\*
- Lead-Based Paint Removal
- Special Formula\*
- Tuition: Special School/Teacher for Disability or Learning Disability\*
- Well Baby /Well Child Care
- Baby Electrolytes and Dehydration
- Pedialyte, Enfalyte

### DENTAL

- Dental X-Rays
- Dentures and Bridges
- Exams and Teeth Cleaning
- Extractions and Fillings
- Oral Surgery
- Orthodontia
- Periodontal Services

### EYES

- Eye Exams
- Eyeglasses and Contact Lenses
- Laser Eye Surgeries
- Prescription Sunglasses
- Radial Keratotomy

### HEARING

- Hearing Aids and Batteries
- Hearing Exams

### LAB EXAMS/TESTS

- Blood Tests and Metabolism Tests
- Body Scans
- Cardiograms
- Laboratory Fees
- X-Rays

### MEDICAL EQUIPMENT/SUPPLIES

- Air Purification Equipment\*
- Arches and Orthotic Inserts
- Contraceptive Devices
- Crutches, Walkers, Wheel Chairs
- Exercise Equipment\*
- Hospital Beds\*
- Mattresses\*
- Medic-Alert Bracelet or Necklace
- Menstrual Care Products
- Nebulizers
- Orthopedic Shoes\*
- Oxygen\*
- Post-Mastectomy Clothing
- Prosthetics
- Syringes
- Wigs\*

### MEDICAL PROCEDURES/SERVICES

- Acupuncture
- Alcohol and Drug/Substance Abuse  
*(inpatient and outpatient care)*
- Ambulance
- Fertility Enhancement and Treatment
- Hair Loss Treatment\*
- Hospital Services
- Immunization
- In Vitro Fertilization
- Physical Examination *(not employment related)*
- Reconstructive Surgery *(due to a congenital defect, accident, or medical treatment)*
- Service Animals
- Sterilization/Sterilization Reversal
- Transplants *(including organ donor transportation)\**

### MEDICATIONS

- Insulin
- Over-the-Counter (OTC) Medications
- Prescription Drugs

### OBSTETRICS

- Breast Pumps and Lactation Supplies
- Lamaze Class
- OB/GYN Exams
- OB/GYN Prepaid Maternity Fees  
*(reimbursable after date of birth)*
- Pre- and Post-natal Treatments

### PRACTITIONERS

- Allergist
- Chiropractor
- Christian-Science Practitioner
- Dermatologist
- Homeopath
- Naturopath\*
- Optometrist
- Osteopath
- Physician
- Psychiatrist or Psychologist

### THERAPY

- Alcohol and Drug Addiction
- Counseling *(not marital or career)*
- Exercise Programs\*
- Hypnosis\*
- Massage\*
- Occupational
- Physical
- Smoking Cessation Programs\*
- Speech
- Weight Loss Programs\*

## Ineligible Expenses

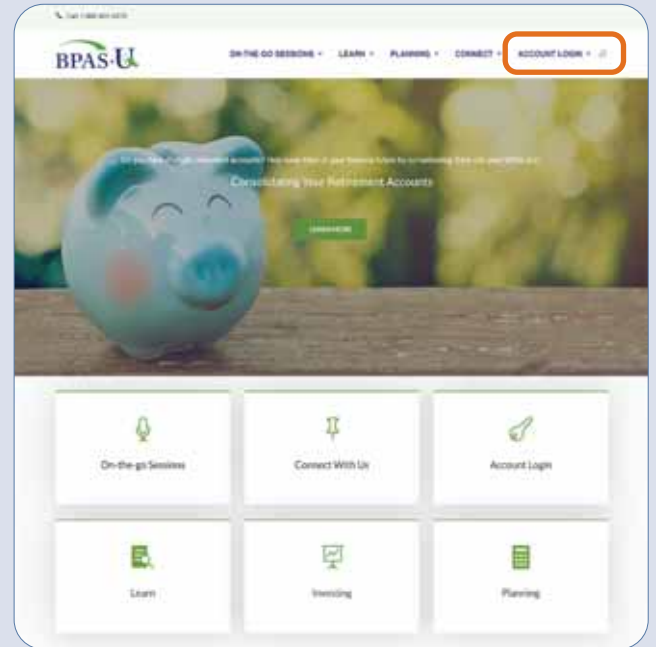
- Contact Lens or Eyeglass Insurance
- Cosmetic Surgery/Procedures
- Marriage or Career Counseling
- Lotions and Creams
- Electrolysis
- Personal Trainers

Note: This list is not all-inclusive; other expenses not specifically mentioned may also qualify. Also, expenses marked with an asterisk (\*) are "potentially eligible expenses" that require a Note of Medical Necessity from your health care provider to qualify for reimbursement. Please visit [irs.gov/publications/p502/](https://www.irs.gov/publications/p502/) for a full list of eligible and ineligible expenses. Publication 502 should be used as a reference guide only.

## Online Account Access

You'll have access to online investment information and claims information at the click of a mouse. From a security perspective, it's essential that you set up your account, access it frequently, and keep your contact information up to date. To get started with your online services, follow the steps below.

1. Go to **u.bpas.com**.
2. In the **Account Login** menu, select **VEBA/115 Trust** for your account type.
3. You'll be prompted to enter your 10-character Plan Code. (You'll receive the Plan Code in a separate letter by mail along with more detailed instructions for secure access to your account.)
4. Enter the **Plan Code**.
5. Follow the prompts to verify your information, obtain a one-time passcode, and complete your account setup.



## Easy Online Investment Elections and Allocations

After logging into your account, select **My Account**. Then, under **Investments**, choose the **Make Changes** tab. Select the **Future Elections** option. You'll see a list of investment options offered within your Plan. Simply enter your new desired percentage(s) next to each fund and click the **Change Elections** button. Be sure the total adds up to 100%. It's that easy!

**Want to change the way your existing balance is allocated to match your new investment elections?** Just select **My Account**. Then, under **Investments**, choose the **Make Changes** tab and select **Realign My Account**. Click on the **Current and Future** option to realign and match your current investment election percentages for future contributions



## Accessing Online Balance Information

The home page displays your current account balance. The Total Account Balance is the balance of your investment account. The HRA amount available on your debit card is 90% of your balance less any pending debit card authorizations. You may also view your account balance by choosing the **My Account** menu. Under the **Balance** tab, you'll be able to:

- View your balances by Investment or Source
- View your current election percentages for future contributions
- Tap or hover over the chart to view your percentages by investment category

You'll find everything you need to view your account balance, update your personal information, and more.

**Remember to update your email address and mobile number in the Personal tab under My Profile.**

It's the fastest, easiest way to keep your account secure. We'll notify you immediately of any account activity.

Don't worry, we won't send any solicitation emails.

## Fast and Easy Online Claims


After logging into your account, you'll see the link to the **BPAS Claims Portal** just below the HRA Amount Available.

- On the Claims Home Page, simply select **"I Want To..Reimburse Myself"**
- Follow along with the Reimbursement Request Wizard, then upload documentation.
- Repeat this process until all claims have been added. Read and agree to the Terms & Conditions and click **Submit**.
- The **Transaction Confirmation** page will display. You may print the claim confirmation page as a record of your submission.

NOTE: If you see a **Receipts Needed** link in the **Tasks** section of your Home Page, click on it to see a listing of any claims that require receipts or documentation.



## BPAS ClaimFinder. Fast and Easy!

 Automatically find EOBs (substantiation) for your HRA claims. Just connect your insurance accounts with BPAS ClaimFinder and we'll autosubstantiate your claims. No need to upload receipts—we'll do it for you! Just click on the ClaimFinder button located in the "I Want To" section on the landing page of your online BPAS Claims portal to connect your insurance accounts.

## Add Dependents

IRS guidelines prevent us from paying for services to dependents not listed in your profile. To add/remove dependents:

- Select the **BPAS Claims** portal located just below HRA Amount Available.
- Select **Access Reimbursement Account**.
- Hover over Accounts and select **Profile Summary**. You'll be able to edit dependent data by clicking the view/update link under the dependent name or select Add Dependent to enter a new dependent to your plan. (You'll need a Social Security Number for each dependent to request reimbursements under your VEBA.)



## Recurring Claims

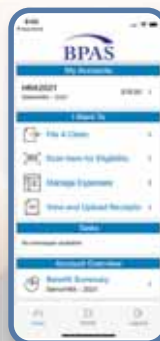
File a claim just once and get reimbursements all year long! Just check the box for "Set up a recurring claim for this expense" when completing your claim form.

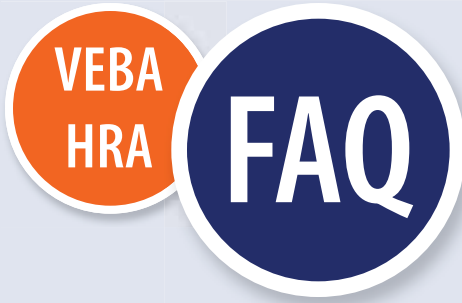
## Mobile App—Anywhere. Anytime.

Check your HRA balance, file claims, upload receipts using the camera on your phone, and even use the Bar Code Scanner to find Eligible OTC (over-the-counter) items. Download the free BPAS mobile app by searching BPASClaims from the app store or marketplace. To activate the app, you'll need a unique username and password.

- Your username is your first initial, last name, and last 4 digits of your Social Security Number (SSN).
- Your temporary password is your first name, the 2-letter abbreviation for the state you live in, and the last 5 digits of your SSN.

You'll then be prompted to create a new password and 4-digit PIN. The 4-digit PIN is all you'll need going forward.





### How do I view my claims history and status?

On the Home Page of the BPAS Claims portal, click the Account link that shows your available balance. A list of submitted claims will appear. To view claim details, click anywhere on the claim.

### How do I view my payment history?

1. On the Home Page of the BPAS Claims portal, hover over the **Accounts** tab and click **Payments**. You will see reimbursement payments made to date, including debit card transactions.
2. Click anywhere on the claim to see claim details.

### How do I report a missing debit card and/or request a new one?

1. On the Home Page, hover over Accounts and select Banking/Cards from the menu.
2. Under the Debit Cards column, click Report Lost/Stolen or Order Replacement and follow instructions.

### How do I get my reimbursement quickly?

The fastest way to get your money is to sign up for direct deposit to your personal checking account. To sign up online:

1. On the Home Page of the BPAS Claims portal, hover over **Accounts**, then choose **Payment Method** from the menu.
2. Under the Current Payment Method, select **Update**. Then simply add or update your bank account information and click Submit.
3. The Payment Method Changed confirmation will display.

### How do I obtain information on the plan's fund options?

The participant website has a wealth of information about the investments available in your plan. From the **Research** tab under **Investments**, select:

- **Fund Links.** Each investment option is displayed so you may view Historical prices, Fund fact sheets, Prospectus, and Additional research
- **Fund Performance.** You may view each fund's prospectus by clicking the **P** next to the fund name. You may view an online chart by clicking the **C** next to the fund name. Anytime you see a fund name **underlined in blue** text, you can click on it to view performance information, expense ratios, and links to the fund fact sheet and prospectus.

### What does it mean if funds have trading restrictions?

Many mutual fund companies have introduced trading restrictions to discourage short-term trading. When requesting a change to the allocation of your current account balance, the website will indicate which funds impose a trading restriction. If you have recently submitted a transfer or rebalance request that resulted in a trading restriction, the fund that is temporarily restricted from future transfers will appear in red, reflecting the number of days remaining before a subsequent trade (or opposite way transfer request) can be made. If you have a pending trading restriction in one or more funds, you may still transfer other portions of your account by using the Investment Transfer option.

### How do I change the way my account balance is invested?

The **Make Changes** tab of the **Investments** section contains two methods for you to change the investment of your current account balance:

- **Investment Transfers.** This option allows you to transfer money from one investment to another. Select the transfer option you desire (transferring out a dollar amount or a percentage). Select the investment from the list that you wish to transfer money out of, and then indicate the percent or dollar amount you want to transfer. Now, enter the percentage(s) among the new investment for which you wish to transfer; total must add up to 100%. Click Submit Transfer to verify your request, and Confirm. Please Note: This change will only affect the way your current account balance is invested; it will not change how future contributions are invested in your account.
- **Realign My Account** allows you to provide specific percentages for each investment or rebalance to match your current investment election percentages for future contributions.

Choose Current and Future to realign your account and match your future contributions or choose Current Balance Only to realign your current investment balances. If you elect to rebalance by providing specific percentages for each asset, enter your new desired percentages next to each fund in the table below. The total must add up to 100%.

If you'd like your existing account balance to be automatically rebalanced to these percentages on a periodic basis, select the desired frequency. Otherwise, select the option indicating you don't want to automatically rebalance your account. Select Continue to confirm your request. Note: Using the account rebalance option will trigger a new set of trading restrictions initially, and whenever your account is rebalanced. As a result, some participants choose to use annual rebalancing rather than quarterly.



### How do I receive copies of prior participant statements?

Statements will be mailed to your home address quarterly. To get an online copy, select the **Statements** tab in the Summary section of **My Account**. Select the Statement Library to view PDF versions of quarterly statements. Statements are organized by plan year.

### Can I choose to get my statements and notices electronically?

Yes, in fact we encourage it! Select the **Go Green** tab in the **My Profile** menu to choose your Go Green options.

### What if I forget my User ID or Password?

On the login screen, click **Forgot User ID** or **Forgot Password**. Follow the instructions to retrieve your login information. If you experience issues retrieving your login information, contact our Participant Service team for help at 1-866-401-5272.

### Why do I need receipts for things I buy with the Benefit Card?

There will be times when we'll require a receipt to comply with the IRS guidelines. It's best to send an itemized statement or Explanation of Benefits (EOB) from your insurance carrier so we can verify the service you received complies with IRS rules.

Sometimes the bill from your doctor or dentist doesn't provide enough information to show that the services are eligible for reimbursement. In such cases, we'll need to see an itemized receipt. For example, if you use the benefit card at the dentist, was it for a cleaning, which is eligible; or for teeth whitening, which is ineligible? If it's unclear, we'll send you a receipt request. We'll send out three notices asking for receipts. If we don't receive the receipt/documentation, we'll have to temporarily deactivate your Benefit Card until we receive the information required by the IRS.

### Why do I need to sign a release for you to speak with my spouse or family member?

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) was created to protect your health information and safeguard individually identifiable information, called protected health information or PHI. Under HIPAA, we can only discuss PHI with the individual patient and/or primary plan member unless you authorize us in writing to share the information with someone else, like your spouse. So, even if you tell us it's OK to share PHI with your spouse, we can't legally discuss any information with him/her unless you sign the authorization. For assistance with HIPAA authorization, please contact BPAS Participant Services at 1-866-401-5272.

### How do I setup BPAS ClaimFinder?

Your data is encrypted with BPAS ClaimFinder allowing your information to remain secure, unalterable, and completely confidential. Click on the ClaimFinder button in your online BPAS Claims portal located on the landing page under the "I Want To" section. To get started:

1. Have your insurance company credentials at your fingertips (user ID, password).
2. Click on the BPAS ClaimFinder button in your online BPAS Claims portal to setup and complete the registration using the on-screen instructions
3. We'll take care of the rest—when a carrier issues an EOB, we'll retrieve the information automatically for you.

### Are individual insurance premiums reimbursable?

Individual insurance premiums may only be reimbursable under an HRA if it's post-retirement.

### How do I reach BPAS for help?

- Call 1-866-401-5272 Monday through Friday from 8 am to 8 pm ET.
- Access the automated voice response line 24 hours a day, 7 days a week. Just dial 1-800-530-1272
- Visit [u.bpas.com](http://u.bpas.com)





One Company. One Call.



Questions? We're here to help.



 866.401.5272

 [bpas.com](http://bpas.com)

 [u.bpas.com](http://u.bpas.com)