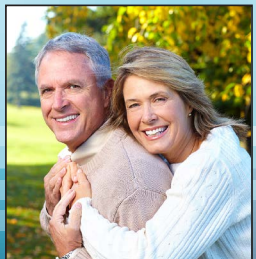
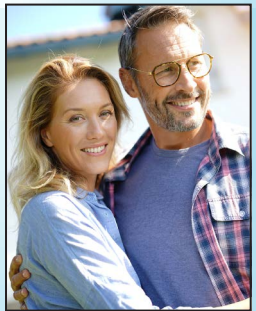




An Introduction to the Retiree Account Program

Another great benefit from Local 399!

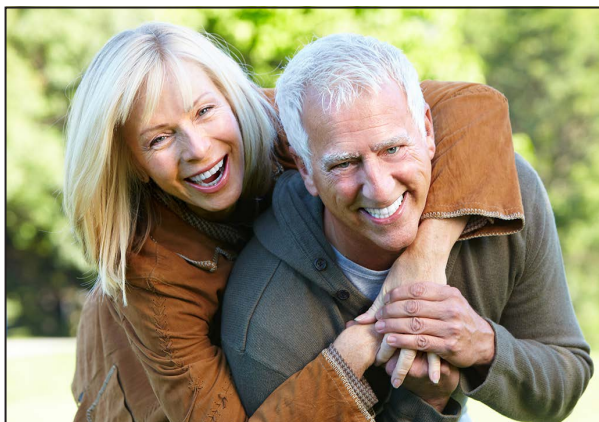


Local 399's Health Reimbursement Account – Taking the uncertainty out of your healthcare after retirement.

We all know one of the biggest concerns of retirees and pre-retirees is the uncertainty of healthcare expenses. In an effort to make medical plan premium expenses less stressful after you retire, your Local 399 Health & Welfare Trustees have created another great benefit.

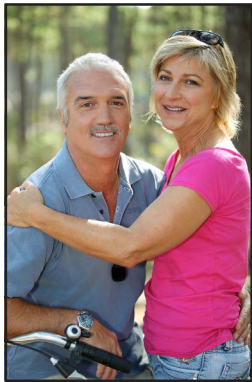


The Health & Welfare Board of Trustees established a Health Reimbursement Account (HRA) benefit for persons who are employed by an employer who agrees to participate by means of a collective bargaining agreement and/or participating agreement. This HRA is an account for you to use on medical plan premium expenses for health care coverage after you've retired.



Your Healthcare Reimbursement Account (HRA) is a great addition to your retirement portfolio, providing an additional level of confidence during your retirement years.

This account will be maintained for you, funded by monthly contributions made by your employer at the rate indicated in the collective bargaining agreement. You cannot make self-payments to this program.



When you're retired and meet the Central Pension Fund vesting requirements of age and years of service, you may collect the funds in your retiree account as reimbursement for the premiums you've paid for health care coverage for you and/or your spouse.

After retiring, provided you meet the eligibility requirements, you can file a claim to collect the funds in this account as reimbursement for these medical plan premiums:

- **COBRA continuation coverage**
- **Medicare Supplemental Plan coverage**
- **Medicare Plan D prescription drug coverage**
- **Self-contribution to your spouse's employer sponsored group health plan**

Note: HRA funds cannot be used for Medicare Part B coverage premiums.

This Retirement Account Program will provide a benefit to both you and your spouse upon your retirement. In the event of your death, based on your meeting pension vesting requirements, your spouse can use this account to cover his/her medical plan premiums.

If you would like full details of this program, please call the Fund Office at (312) 372-9870, option #3 or visit Local 399's website: www.iuoe399.org – **Health & Welfare Page; Health Reimbursement Account (HRA) link in the blue menu bar.**

UNION MATTERS!



**Working to secure the
healthcare futures of our
hard-working members**



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