



Central Illinois Carpenters Health & Welfare Trust Fund

200 S. Madigan Drive • Lincoln, IL 62656 • (866) 732-1919 • www.cichealth.org
Office Hours: 8:00 a.m. to 4:30 p.m., Monday-Friday

The **Central Illinois Carpenters HRA** is a tax-advantaged account that can be used for out-of-pocket costs for eligible health care expenses for you and your eligible dependents.

Your HRA account will be credited \$0.50 per welfare hour (regardless of straight, over, or double time hours) based on hours reported and contributions paid in full and timely by your employer. This includes reciprocal welfare hours that are received in the Central Illinois Carpenters Fund Office ("Fund Office").

Effective 1/1/2025, WEX is the new administrator for the Central Illinois Carpenters HRA benefit. Once your HRA account has been created, WEX will email you confirmation of your enrollment, along with information on how to set up an online/mobile app account. You will be mailed a plain white envelope that will include two WEX Debit Cards with the logo shown as:

Debit Card Envelope



Debit Card



You must be a member of Good Standing with your Local Union. Dues must be current and not in arrears to access your account. If you leave good standing, you will no longer be able to submit reimbursement requests for the time you were out of good standing.

- **REGISTER YOUR ACCOUNT ONLINE** - Preferred access to your HRA account is available 24/7 by registering online at wexinc.com or downloading the WEX app via your phone carrier's mobile App Store.

Using WEX online/mobile app will provide you with on-demand access to your account. You can easily:

- View your available balance.
 - View your contributions and transactions.
 - Submit a reimbursement request.
 - Request to replace a lost or stolen card.
 - Request a card for your spouse.
- **CONTACT WEX Customer Service** at (866) 451-3399 – You will be asked to confirm the last 4 of your SSN and date of birth. You will be asked your full name.

Frequently Asked Questions

Who is Eligible for the Central Illinois Carpenters HRA benefit?

Individuals covered by a Participation Agreement and Members of Locals #237, #243, #270 as well as #1693 living in the Central Illinois Carpenters Health & Welfare jurisdiction.

What are HRA-eligible expenses?

HRA-eligible expenses include medical, prescription drug, dental, vision and hearing services that you or your eligible dependents incur and are not covered by insurance such as copays, deductible and co-insurance. More examples of eligible expenses may be found at www.irs.gov/publications/p502.

How do I use my HRA money to pay for eligible expenses?

Your WEX Card may be used at a point of sale for eligible expenses such as the pharmacy counter or a doctor's office. If you have already paid for an eligible expense and want to request reimbursement from your account, you must submit your expense information to WEX. Once logged in to your account, WEX provides instructions on how to request reimbursement.

How do I receive reimbursement money from my HRA account?

Reimbursement will be placed on your WEX Card in HRA account which allows you to use the WEX Card like a credit card anywhere Visa is accepted. However, you also have reimbursement options that are available within your online account: you may elect to have a paper check mailed to you (\$25 minimum deposit), or you may elect to have WEX make a direct deposit into your bank account at no charge. For the direct deposit option, you will need to provide your bank information to WEX.

Is there a deadline to submit an expense for reimbursement?

Yes, services incurred in one calendar year must be submitted for reimbursement by March 31 of the following year (if you want to request reimbursement or make payment for those services).

Can I use my HRA money to self-pay for coverage in the Health Plan?

Yes, you may use your HRA money towards self-payment to continue coverage if you lose eligibility due to lack of work hours or to continue health insurance coverage via retiree self-payment. To be reimbursed from your HRA for self-payment, you will need to first make a payment to the Fund Office and then submit your paid receipt to WEX for reimbursement. The Fund Office cannot process payment from your WEX Card.

Is it possible for my HRA account to be forfeited?

Yes, your HRA account will be forfeited permanently if you do not return to a member in Good Standing status within 12 months or if you are an apprentice and drop out of the program or if your account balance is below \$100 and there is no account activity for 24 consecutive months. Per the Affordable Care Act, you may also voluntarily forfeit your HRA account.

What if I die and there is money in my HRA account?

The HRA account is permanently forfeited if you die and are not survived by dependents. If you have a legal dependent(s), s/he can use any balance remaining in your HRA account if the dependent(s) remains eligible for coverage with the Central Illinois Carpenters Health Plan. No death benefit payment or transfer from the account is permitted under law.