



Steamfitters Local #449

BENEFIT FUNDS

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TO: ALL HRA PARTICIPANTS
FROM: FRANK M. VACCARO & ASSOCIATES, INC.
SUBJECT: BENNY CARD UP-DATE
DATE: January 6, 2011

By now you should have received your new Benny Card to access your Healthcare Reimbursement Account (HRA). In addition, if you have a balance in your account you also received a statement detailing your account balance. Just a couple of reminders –

To activate your card, you must call 1-866-898-9795.

To access your account on-line go to: <https://hrbenefitsdirect.com/steamfitters449>

Your ID is the last 5 digits of your Social Security Number.

Your Password is the last 5 digits of your Social Security Number.

You may change your ID & Password after the first time you sign on.

IMPORTANT INFORMATION CONCERNING VISION CLAIMS: If you use your Benny Card to pay for a vision claim (exam, frames, lenses, contacts), you must send your itemized receipt to the Fund Office to have your HRA account reimbursed for the amount paid by the Plan.

ACCORDING TO THE IRS, EFFECTIVE 1/1/11 HRA ACCOUNTS CAN NO LONGER BE USED TO PURCHASE OVER-THE-COUNTER MEDICINES & DRUGS UNLESS YOU HAVE A PRESCRIPTION FOR THE MEDICINE OR DRUG. If you have a prescription for an OTC medicine or drug, you can use your Benny Card for this purchase as long as the prescription is filled by the pharmacist with an Rx number assigned. If your OTC prescription is not filled by a pharmacist, you must pay out of pocket and submit a manual claim requesting reimbursement. The OTC medicines and drugs affected include such items as acid controllers, allergy and sinus, cough, cold and flu, digestive aids, pain relief, sleep aid and stomach remedies. Your Benny Card will not accept over-the-counter medicines and drugs without a prescription and you will need another form of payment.

Please keep in mind that the Benny Card system cannot verify all claims at point-of-sale. For instance, amounts applied to your deductible or out-of-pocket maximums. In some cases, additional information is required by the IRS to verify that the charge is a reimbursable expense. **Therefore, please keep your receipts and any Explanation of Benefits you receive from Highmark.** You may be requested by the Fund Office to provide this documentation for verification at a later date.