



Benefit Office

UA Local 13 Group Insurance Plan

New Outpatient Health Reimbursement Account (HRA)

Effective for Services Beginning 5/1/2023

Administered by Lifetime Benefit Solutions

Details:

The Insurance Fund Trustees are pleased to announce a new benefit for members and their families covered under the medical program offered by UA Local 13. The new benefit will reimburse for certain outpatient deductible and co-insurance expenses in excess of \$500 per individual person covered under the UA Local 13 medical plan. The reimbursements will be made from a new Health Reimbursement Account (HRA) which is separate from the existing Hours Bank. Eligible expenses must meet the following conditions:

- Outpatient services subject to the deductible and/or coinsurance under the UA Local 13 medical plan up to the in-network out of pocket maximum.
- Not eligible for payment under the supplemental benefits provided by MetLife (e.g., Accident, Critical Illness, Hospitalization programs).
- Members are responsible for the first \$500 of the covered costs submitted to LBS for each individual person covered by the UA Local 13 medical plan up to a maximum of \$1,500.
- Must file within 90 days after the end of the plan year, termination or retirement date.

What You Need To Do:

1. When you have an outpatient procedure, your first step is to submit a claim to MetLife.
2. If MetLife denies the claim, complete an HRA claim form.
3. Send the following documentation to LBS to request reimbursement:
 - Completed LBS Outpatient HRA Claim Form—enclosed (Electronic copy is available on the Benefit Office Portal)
 - Excellus Explanation of Benefits (EOB)
 - MetLife Denial

The Excellus EOB explains the details of the outpatient service. LBS will deny your request for reimbursement if it does not include the above information.

Note: If LBS denies a claim submission, members are still able to submit for reimbursement from their individual Hours Bank if they are eligible for reimbursement – this will not happen automatically. Members are not permitted to be reimbursed from both the HRA and their Hours Bank for the same expense.

Please contact Tricia Marciano at the Benefit Office with any questions at

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