



Outpatient Health Reimbursement Account (HRA)

Effective for Services Beginning 5/1/2025

The Insurance Fund Trustees will continue to offer a reimbursement benefit through Lifetime Benefit Solutions for members and their families covered under the medical program offered by UA Local 13. This benefit will reimburse for certain outpatient deductible and co-insurance expenses that exceed \$500 per individual person covered under the UA Local 13 medical plan. The reimbursements will be made from a 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 Hartford (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 180 days after the end of the plan year, termination or retirement date.

What You Need To Do:

- When you have an outpatient procedure, your first step is to submit a claim to The Hartford for the Hospitalization Program.
- If The Hartford denies the claim, complete an LBS Outpatient HRA claim form.
- Send the following documentation to LBS to request reimbursement:
 - Completed LBS Outpatient HRA claim form
 - Excellus Explanation of Benefits (EOB) for the service that should receive reimbursement
 - The Hartford Denial Letter/Notice

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

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. triciam@ualocal13.org or 585-338-2310 x 106

