

UA Local 190 Fringe Benefits Fund

“Benny Card”

- ◆ Basic Benefits are paid by the Fund to Blue Cross Blue Shield, which pays the providers of Basic Benefit services directly. Prescription medicines, dental expenses and other miscellaneous services are not part of your Basic Benefits.
- ◆ Services and items not covered by Basic Benefits may be covered separately by the Fund through your “Benny Card”. There are three (3) “purses” of money.



★ **Miscellaneous \$1,000**

★ **Prescription (RX) \$2,000**

★ **Individual Health Reimbursement**



- ◆ The Miscellaneous and RX purses are reloaded on January 1 of each year.
- ◆ Unused money in Miscellaneous and RX purses as of December 31 are forfeited and returned to the Health and Welfare Fund to help keep the cost of your benefits lower.
- ◆ Individual Health Reimbursement Account (IHRA) - Monies are credited monthly to IHRA purse as part of the Employer contribution for each hour work and monies carry over from year to year.



IHRA funds are intended primarily as a way to help pay for part of your medical expenses in retirement. ***If possible, you should use it before retirement only as a last resort.***

- ◆ The Benny Card is used just like a debit card. No PIN needed. Present it when you are purchasing RXs, at the dentist office, at the physicians office, or when and wherever you need to pay for most medical expenses.
- ◆ If the card does not work for whatever reason just send in your original RX tag including date filled, patient, medication and cost; or an Explanation of Benefit Forms from BCBS or Delta Dental; or Medicare Summary to receive reimbursement from the Fringes Benefit Office.