
Northern California Pipe Trades Health Reimbursement Account

160 W. Santa Clara St., Suite 1550, San Jose CA 95113

TO: Participant of the Health Reimbursement Account

FROM: Board of Trustees

Re: **Northern California Pipe Trades Health and Welfare Health Reimbursement Account Prepaid Benefits Visa Card**

As an eligible Participant with a Health Reimbursement Account ("HRA"), a Prepaid Visa Benefit Card ("Benny Card") has been issued to you. The Benny Card allows a Participant to directly pay for Qualified Healthcare Expenses at the point of service. The Benny Card should be received within 10 business days.

A Participant will receive two (2) Benny Cards. One Benny Card is for the Participant and the second Benny Card is for use by the eligible Spouse/Dependents, if applicable. The Benny Card will need to be activated prior to use. Activation instructions will be provided with the Benny Card.

As a Participant, you can access and manage your account via the NWPS Health Benefits Website and NWPS Health Benefits Mobile App.

The Website and Mobile App allows a Participant to:

- File a claim online
- Upload receipts and track expenses
- View account balances, account activity, claims history and payment history
- Change your login ID and/or password
- Download plan information, forms and notifications.
- Scan for eligible expenses (Mobile App)

Website: <https://nwps.lh1ondemand.com>

To Register on the Website or Mobile App: Under New User? Click on Get Started.

1) User Verification: First Name, Last Name, Zip Code, and Social Security Number.

2) Security Questions: Enter answers to five security questions.

3) Create Username and Password: Enter a Username and Password

4) Contact Information: Mobile Number and Email Address

By providing an email address, you will receive communications electronically about your benefits in lieu of mailed paper documents.

Mobile App: Download the App from the Apple Store or Google Play:



NWPS Health Benefits



Apple



Google

Please read the information listed below and in the attached *Frequently Asked Questions about your Prepaid Benefits Debit Card* Notice prior to use of the Benny Card.

Who is eligible for a Benny Card?

Participants who are enrolled and have Health Plan coverage under the Northern California Pipe Trades Health and Welfare Plan and have HRA contributions made on their behalf.

Can the Benny Card be used for expenses for my Spouse and Dependents?

Yes, providing that your Spouse and Dependents are enrolled as eligible Dependents under the Northern California Pipe Trades Health and Welfare Plan (excluding Domestic Partners and their children).

Can the Benny Card be used for expenses for my Domestic Partner?

No. Domestic Partners and Children of a Domestic partners who are not considered “qualified dependents” under the Internal Revenue Code are not eligible dependents under the Health Reimbursement Account.

When is the Benny Card effective?

The Benny Card can be used for expenses provided on or after the date you activate your Benny Card.

What is my account balance?

You can check your balance at <https://nwps.lh1ondemand.com> or the Mobile App. Account balances will change with card activity and payment of claims submitted through the Website, Mobile App, or an HRA Reimbursement Claim Form. We recommend that you check your account balance prior to use of the Benny Card.

When will my HRA payroll contribution be available on the Benny Card?

Contributions will generally be credited to your account monthly. For example, Contributions received for the January work month will generally be credited to your account the end of February (usually by last day of the month) and will be available on your Benny Card the following business day.

Can I use the Benny Card for Health and Welfare Premiums?

No. You will need to pay for the expense and then submit a claim along with supporting documentation via the Website, Mobile App or Health Reimbursement Claim Form. A Claim Form can be requested by contacting NWPS at 855-512-1170 or on the Northern California Pipe Trades Trust Funds site at www.ncpttf.com.

Do I need to keep receipts for expenses paid with the Benny Card?

Yes. You should keep itemized receipts/statements for expenses paid with the Benny Card. You might be required to submit copies of the itemized receipts/statements if your transactions cannot be confirmed as eligible expenses. You will be notified by mail if additional information is required.

What if I fail to submit documentation that verifies a charge?

If documentation is requested to verify a charge made with the Benny Card but is **not** received, then the Benny Card may be suspended until it is received. In that case, you will be notified by either mail or registered e-mail address of the date the Benny Card will be suspended and you may be required to repay the amount charged. Submitting the appropriate documentation or repaying the amount in question will allow the Benny Card to be reactivated.

What happens if I lose Health Plan coverage under the Northern California Pipe Trades Health and Welfare Plan?

Loss of coverage could result in suspension of your Benny Card. You will be notified by mail if your Benny Card will be suspended.

How do I get reimbursed for expenses incurred prior to receipt of the Benny Card?

If you are an eligible Participant in the HRA, you can submit a claim along with supporting documentation via the Website, Mobile App, or Health Reimbursement Claim Form. A Claim Form can be requested by contacting NWPS at 855-512-1170 or on the Northern California Pipe Trades Trust Funds site at www.ncpttf.com.

If you do not receive your Benny Card or have further questions, please contact NWPS at 1-855-512-1170.