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SOME EXCITING UPDATES TO YOUR HEALTH REIMBURSEMENT ACCOUNT (HRA) COMING SOON!

June 2024

What's Happening?

- Effective June 1, 2024 the North Central States Regional Carpenters will be providing HRA debit cards to make it easier for you to file your HRA claims.
- You will receive debit cards before June 1, 2024.
 - You will need to activate the debit cards – your pin will be the last 4 digits of your SSN.
- There will be a NCSRCC Mobile App to download.
- The member portal will require registration at the below web address: <https://NCSRCC.Ih1ondemand.com>

Important Notes



- Debit Cards will automatically be mailed to you before June 1, 2024. Beginning June 1, 2024, you will be able to use your Debit Cards to pay for eligible expenses.
- You can view your account balance on the **NCSRCC** Mobile App and the new Member Portal.

ACCESS YOUR HRA ANYTIME, ANYWHERE

With the **NCSRCC** Mobile App, you can get the account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase for a qualified healthcare expense? The answers are right at your fingertips, 24/7.

Designed with you in mind, with the **NCSRCC** Mobile App you can:

- ✓ Quickly check available balances and account details
- ✓ View charts summarizing account information
- ✓ Set account alerts and get notifications via text message
- ✓ View claims requiring receipts
- ✓ Use your device of choice – including iPhone®, iPad®, iPod touch® and Android™ smartphones and tablet devices



You can find the Fund's Mobile App in your Google Play or Apple Store.

HOW CAN I PREPARE FOR THIS TRANSITION?

We are working hard to make sure that you don't see any disruption during this transition. But we encourage you to monitor your account balance before and after the transition. You may experience some lag in claims processing the first couple days after the transition, but regular processing will resume shortly thereafter.

DO I NEED TO DO ANYTHING ONCE I RECEIVE MY HRA DEBIT CARD?

Yes! You will need to call the number located on the sticker attached to the card in order to activate it for use. You will need to enter a pin, which is the last 4 digits of your Social Security Number.

WILL ALL PROVIDERS ACCEPT MY HRA DEBIT CARD?

Most Providers will accept the Debit Card. However, if your Provider does not accept the Debit Card, you can still file a claim for reimbursement via the Consumer Portal, NCSRCC Mobile App or paper claim process. You will need to provide an itemized statement with the claim submission.

Please ensure you have enough money in your HRA account for the full transaction amount. If you try and run your card for any amount over your available balance, the card will decline. Please check the **NCSRCC** Mobile App for your most up to date account balance information.

WILL I BE PROVIDED WITH MORE THAN ONE HRA DEBIT CARD?

Two HRA Debit Cards will be mailed to you. Additional cards can be requested for an additional fee for your eligible dependents for their use when away from home such as while attending college.

REMEMBER TO KEEP YOUR HRA DEBIT CARD SAFE!

Payments with a debit card are taken instantly from your HRA Account, but like your debit/credit card, you need to monitor the activity on your account.

If your card is lost or stolen, please report it immediately by contacting the Fund Office at (800) 424-3405.

When considering if it is safe to use a Debit Card for in-person purchases, follow these rules to protect your transactions.

- Check your Account Statements Often via the Consumer Portal or NCSRCC Mobile App
- Report problems or suspicious activity to the Fund Office immediately
- Only use at trusted Providers

Don't share your account or card information

MAKE PAYMENTS WITH EASE

All it takes is a swipe of your Debit Card to pay for eligible expenses such as co-pays, dental, prescription drugs, vision and more. Payments are automatically withdrawn from your reimbursement account, so there are no out-of-pocket costs. And because these purchases are substantiated at the point of purchase at participating merchants, you will need to submit fewer receipts manually.



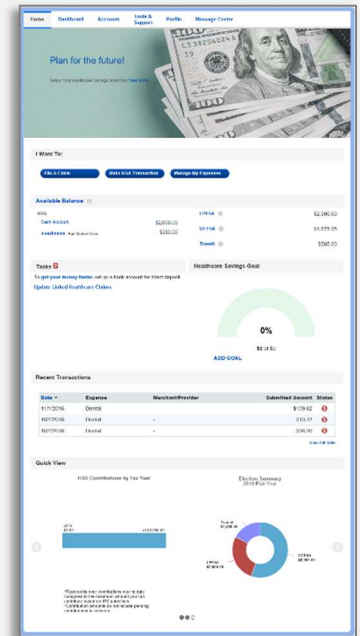
NEW CONSUMER PORTAL

The Consumer Portal and **NCSRCC** Mobile App provide the crucial information you need to stay on top of your family's healthcare expenses and plan ahead. Even if this is your first time using this benefit, you'll find the experience is intuitive and easy-to-use.

When you log in to your portal, you can:

- ✓ View your balances in real-time
- ✓ Easily file claims
- ✓ Upload receipts
- ✓ Visualize spending with charts and graphs
- ✓ Locate and download forms needed for account processing
- ✓ Analyze out-of-pocket expenses

Managing your health has never been more convenient and fast, so you can spend more time doing the things you love – without the stress, hassle, or worry.



ONLINE ACCESS TO YOUR SPECIAL FUND BENEFITS

Accessing the Consumer Portal is easy. Simply visit <https://NCSRCC.lh1ondemand.com> and click on "Get Started" under the New User section of the website to create your account.

You can also register as a new user via the NCSRCC Mobile App. Simply download the **NCSRCC** Mobile App and select "New User Registration" to create your account. Once your account is created, you can setup biometric access (device permitting) for easier access in the future.

Please note, you will use the same username and password going forward for both the Consumer Portal and NCSRCC Mobile App.

DIRECT DEPOSIT REIMBURSEMENT

You will now also have an option to be reimbursed by direct deposit for any eligible HRA out-of-pocket expenses. To be reimbursed by this method, please complete the included Direct Deposit Election form and return back to the Fund office.

QUESTIONS?

If you have any questions or need help getting started, please contact the Fund Office at (800) 424-3405