



The Trust HRA Benefit

May 7, 2025

CONFIDENTIAL

Trust Demographics

			Members		Contracts	
	Members	Contracts	Medicare	Non-Medicare	General	Protected
GM	313,810	220,324	290,541	23,269	171,317	49,007
Ford	122,735	84,832	106,199	16,536	66,821	18,011
Chrysler	83,990	58,091	72,506	11,484	47,661	10,430
Total*	520,529	363,247	469,245	51,288	285,799	77,448
% of Total			90%	10%	79%	21%

* Total includes only unique SSN
Enrollment Data: April 2025

Agenda

- Introduction of the Trust HRA
- Eligibility and 2025 Benefit
- WEX HRA Debit Card
- How to Use the HRA
- HRA v. OTC
- Timeline for Communications

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Introduction of the Trust HRA

Introducing the Trust HRA

- Health Reimbursement Arrangement (HRA) is spending account funded by the Trust
- Trust owns and funds account up to yearly limit
- Members use money to pay for qualified healthcare expenses
- Annual amount determined by Committee
 - Announced each year in Benefit Highlights for following year

Benefits of an HRA



The Trust funds the account—no member contribution



Members can use the HRA money for any tax eligible dependent—including spouses and dependents



Members don't pay taxes on HRA dollars that are approved as a qualified expense



Not considered income for the member

HRA Administrator

- WEX offers HRA programs to employer groups
- More than 20+ years administration
- Serves 1,000+ HRA clients
 - Dozens of retiree groups
- Supports 4.2 million HRA accounts



Eligibility and 2025 Benefit

2025 Trust HRA Benefit

- Members have **\$600** available for 2025
- Can submit for reimbursement for expenses back to 1/1/25
- List of qualified medical expenses determined by IRS
 - See IRS Publication 502

Most Common Eligible Expenses

Medical	Ambulance services, chiropractic adjustments, coinsurance, copays, hearing aids, lab fees, deductibles, prescription drug copays
Dental	Cleanings, coinsurance, copays, crowns, dentures, denture adhesives and cleaners, filings and orthodontics
Vision	Prescription glasses and sunglasses, contact lenses, contact solutions and cleaning products, eye exams, eye drops, refractions, vision correction procedures (e.g. Lasik) and vision screenings
Premiums	Medicare Part A, B and/or D premiums or IRMAA payments (Members must submit for reimbursement—cannot use the WEX debit card.)

Benefit Eligibility

- Issued to Trust healthcare **contract holder only**—retiree or surviving spouse
- Only one benefit per eligible household for most people*
- Dependents—including spouses—do not receive separate benefit
- *Dual coverage' households
 - Need to be on separate contracts to receive two (2) HRAs
 - Call RHCC to enroll in individual healthcare plans

Benefit Eligibility – Dual Coverage

- If a member and a spouse are on the **same healthcare contract**, they receive one HRA
- If the member and spouse are on **separate contracts**, they each receive an HRA.

Examples:

- Member and spouse can both be retirees, in their own right, from any of the 3 autos. If they each have elected their own healthcare plan individually, then each would get a separate HRA account.
- Some members have 2 HRAs because they were married to a retiree from one auto who is deceased now (called a surviving spouse) and they are a retiree themselves from an auto. This case shows they would be receiving 2 HRA benefits for a single person.



For those who are dual-eligible but are only on a single healthcare contract, the temptation to split... in order to get 2 HRAs can result in problems!

Yearly cost share will start over for those in plans with a deductible or out-of-pocket maximum for those that split this year. Please considering to wait until 2026 to start the split!

Staff Retirees will need to see if their spouse loses coverage with Staff VEBA if they split out on their own plans.

Medicare Premium Reimbursement

- **Need to file online or submit paper claim**
- Online instructions (with QR codes to videos) included in HRA brochure mailing to members
 - Paper claim available at uawtrust.org/hrabenefit
 - Video tutorials available online
- WEX call center can mail forms upon request but it will take about 2 weeks to receive
- Members need to submit benefit letter from Medicare as verification of amount paid each year
 - Reoccurring reimbursement forms available online and upon request from WEX

Medicare Premium Reimbursement

Ford SA65 Members Only

- Most Medicare-eligible Ford members receive Part B Premium Subsidy
 - \$76.20 added to pension check each month
- If these members use HRA benefit for Med Part B reimbursement, only reimbursed for the portion remaining after deducting subsidy
- Cannot double-dip for reimbursement

Benefit Eligibility – Medicare Premiums

FORD retirees and Surviving spouses SA 65 plan

- Retirees (contract holders only) from Ford have a special arrangement for Medicare members regarding Medicare Premiums paid for that retiree (contract holder).
- The UAW Trust reimburses the Ford retiree (contract holder) \$76.20 each month for those members that are **Medicare enrolled** (age 65 or younger if they received a Social Security disability award from the Social Security Administration).
- This is reimbursed directly from the Trust and is **not** reimbursed by Wex.
- The \$76.20 is automatically deducted from any reimbursement made by Wex *for Medicare premium reimbursement requests* by the retiree/contract holder.
- *It is for the retiree/contract holder only, not the spouse or any eligible dependents*
 - Spouse/dependents of Ford retirees receive 100% reimbursement for what is submitted to Wex until funds are depleted. The \$76.20 does not apply to these members because they are not eligible for the separate \$76.20 reimbursement from the Trust

Benefit Eligibility – Medicare Premiums

GM and Chrysler contract holders and dependents

- No separate reimbursement from the UAW Trust like the Ford contract holders.
- Only reimbursement for Medicare premiums comes from Wex and for the full amount until all the money is used.

Non-Medicare eligible contract holders and dependents of GM, Ford and Chrysler retirees

- Since they are not Medicare-eligible and paying Medicare monthly premiums, they will not receive any reimbursement

Examples for Medicare Reimbursement:

FORD retirees SA 65 plan

- Ford Retiree (contract holder) submits a claim for reimbursement for their \$185 per month Medicare Part B premium.
- The claim form will ask for \$185 reimbursement, however the Trust already reimburses the Ford retiree (contract holder) \$76.20, which was included in the (month they are claiming for) pension check.
- Although the claim form states \$185, Wex will only reimburse \$108.80 to the member because the Trust has already supplemented and reimbursed the \$76.20

Ford dependents and spouses

- The claim form will ask for \$185 reimbursement for Medicare premiums and if funds are available, it will be reimbursed without any deductions until funds are depleted.

GM and Chrysler contract holders and dependents

- The claim form will ask for \$185 reimbursement for Medicare premiums and if funds are available, it will be reimbursed without any deductions until funds are depleted.

Example: Jenna – Ford retiree

- Jenna has a Trust HRA but it is the **SA 65 plan design** and the Trust contributes \$600 for the current year.
- **The eligible expenses** are medical, dental, hearing, vision expenses (including copays and prescriptions), Medicare premiums and some OTC items

Submitted claim	Reimbursed (yes, no, partial)	Denied	Total paid to Member
\$200 dental implant	Yes	\$0	\$200
\$50 gym membership	No	\$50	\$0
\$185 Medicare B premium (herself)	Partial	\$76.20	\$108.80
\$185 Medicare B Premium (dependent)	Yes	\$0	\$185

Example: Wade – GM retiree

- **Wade has Trust HRA** and the Trust contributes \$600 for the current year
- **The eligible expenses** are medical, dental, hearing, vision expenses (including copays and prescriptions), Medicare premiums and some OTC items

Submitted claim – in order	Reimbursed (yes, no, partial)	Denied	Total paid to Member
\$100 medical deductible	Yes	\$0	\$100
\$350 prescription glasses	Yes	\$0	\$350
\$185 Medicare B premium	Partial	\$35 because only \$150 was left for the year	\$150
\$33 prescription	No	\$33 because no remaining funds left for year	\$0

WEX HRA Debit Card

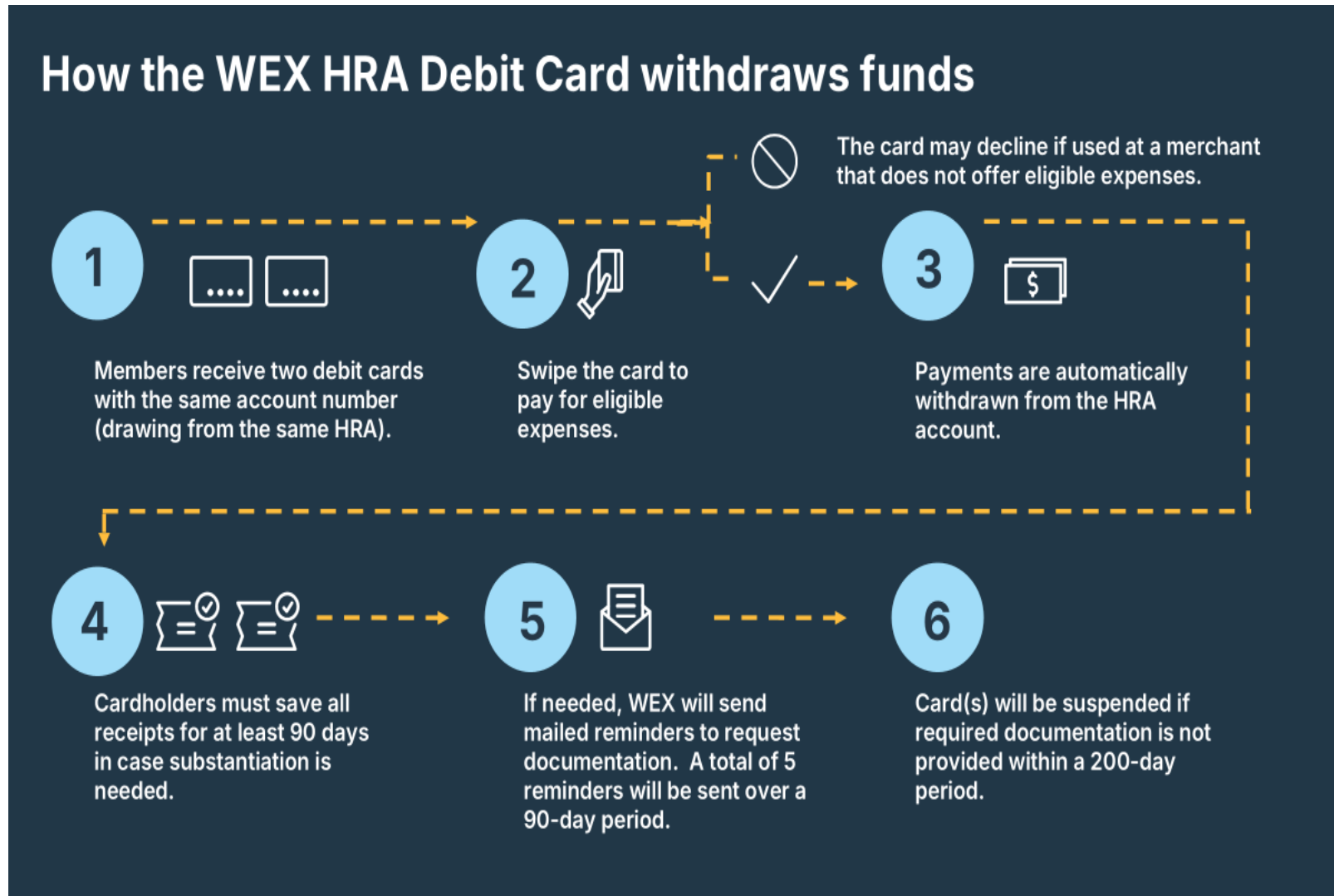
WEX HRA Debit Card

- Two (2) WEX debit cards issued automatically
 - Same account number and draw from same account
 - Give to tax eligible dependent
- Must be activated before first use
- New cards **not mailed each year**—funds reloaded annually on 1/1
- Access to ATM and cash back transactions not allowed



How the Card Works

- Swipe card to instantly pay for eligible expenses
 - Pin not required but can be set-up for greater security
 - Card runs as credit
- Works at qualified medical, dental, vision and pharmacy locations and retail locations that offer point-of-sale transactions
- May decline if used at a merchant that does not offer eligible expenses



Substantiation for Debit Card Transactions

- Itemized receipt or EOB may be needed
 - Credit card receipts not valid—don't contain all required information
 - Instructions for submission online available in brochure
 - Ability to mail receipts if no online access
- Members receive up to five notifications over 90-day period
 - Requests mailed or emailed based on preference
 - Debit card may be suspended if documentation is required and not provided within 200-day period


How to Use the HRA

Creating an Online Account

- Members can manage benefit through online account
- Will need WEX debit card to set up account
- Members use SSN for verification to set up account
- Online account allows option to file online claims, submit reimbursement for Medicare expenses, set up direct deposit, view statuses and upload receipts

Submitting Paper Forms

- Two (2) paper claims provided in HRA brochure mailing
- Two recurring reimbursement forms for Medicare premium reimbursement
- Available online at uawtrust.org/hrabenefit
- Ability to fax, mail and email forms to WEX for submission



UAW RETIREE
Medical Benefits Trust

HRA

benefitslogin.wexhealth.com/Login

844-440-4300 • 866-451-3245

PO Box 2926 • Fargo, ND 58108-2926

forms@wexhealth.com

Claim Form

This form is used when you seek reimbursement for any eligible out-of-pocket expenses that have occurred. Your receipt(s) accompanying this form should include the following information: (1) Date of service, (2) Description of service or item purchased, (3) Dollar amount (patient responsibility only) and (4) Name of provider.

*Required Fields

*Member Name (First, MI, Last)	*Social Security Number
UAW Retiree Medical Benefits Trust	

Claim Reimbursement Information

*Plan Type	*Service Dates (start and end dates - MM/DD/YYYY)	*Provider Name	Type of Service (i.e. Rx, Co-Pay, Dental, Medicare Premium Part B.)	*Out-of-Pocket Cost (i.e. Patient Responsibility)
Health Reimbursement Arrangement				

Total: \$

Member Certification

To the best of my knowledge, the provided information is complete and accurate. I certify that the requests I am submitting are eligible expenses as defined by the IRS and that I have not been previously reimbursed for these expenses nor am I seeking reimbursement from any other source. I also certify that expenses were incurred for personal use only and not for resale or another purpose not permitted under the IRS rules. If there are any changes in the provided information, I understand it is my responsibility to notify WEX. By submitting this form I certify the above. Pursuant to the terms of the plan, benefit payments that are not timely claimed may be forfeited back to the plan. I understand that I should retain a copy of all submitted documentation in the event of an IRS audit.

Submit Claims:

Fax to:
866-451-3245
Page _____ of _____
No cover page required

Mail to:
WEX
PO Box 2926
Fargo, ND 58108-2926

Email to:
forms@wexhealth.com

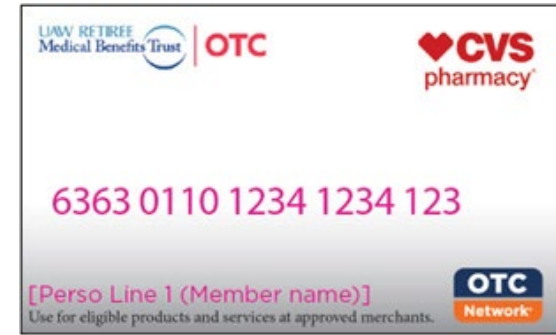
File online:
benefitslogin.wexhealth.com
Claim form not required

Options for Reimbursement

- Direct deposit
 - Payment happens faster if member sets up direct deposit
 - Need bank account information and routing number
 - Instructions to set up direct deposit in brochure and through microvideo
 - No minimum dollar amount for reimbursement
- By check
 - If no direct deposit on file, WEX will issue check
 - \$25 minimum required for immediate issuance
 - Check mailed after additional claims submitted bringing total to \$25 or more or end of the month—whichever is first

HRA v. OTC

HRA v. OTC



- **HRA** does not replace the Trust **OTC** benefit
 - All members—including dependents—receive annual Trust **OTC** allowance
- **OTC** can only be used for approved health/wellness products
 - Must use Trust **OTC 'Flex Card'**—cannot submit for reimbursement
 - Overlap on some OTC products covered by both benefits **but very limited...not the same items are covered on the HRA.**
- Three (3) ways to order with **OTC**—via phone, online or in-store
 - Cannot use WEX debit card for **OTC** online or phone orders

Timeline for Communications

Trust HRA Benefits Education Roll-Out



“Welcome to Your Trust HRA Benefit” brochure mailed to all eligible contract holders **April 26th**



Microsite uawtrust.org/hrabenefit available with resources, forms and step-by-step videos **April 26th**



Live Trust-sponsored webinars daily from **May 19th to June 20th** (on-demand video available online)



WEX debit card mailed and online account creation available in **week of May 19th**

Wex will not have member information in their system until week of May 6th so generic information will be available by Wex call center until they have the eligibility file

Trust HRA Benefits Education Webinars



P.O. Box 14309
Detroit, MI 48214-0309



YOU'RE INVITED

← **LEARN ABOUT YOUR NEW TRUST HRA BENEFIT**

**PROVIDED AT NO COST
REGISTRATION REQUIRED**



Live Informational Sessions with Trust Representatives About Your New Trust HRA Benefit

The Trust is committed to providing high-quality healthcare while making it more affordable for you. We are excited to introduce a new Healthcare Reimbursement Arrangement (HRA) designed to assist with your out-of-pocket healthcare expenses. We are offering live educational sessions, available by phone or webcast, from mid-May through mid-June to guide you through your new HRA benefit.



Live Teleconference Calls

Listen to a live session with a UAW Trust representative. Once registered, you'll receive a dial-in number to call on the day of the session.



Virtual Webcasts

Join a live session from your computer, smartphone or tablet. You'll be able to watch a presentation as you listen to the Trust representative. If joining by smartphone or tablet, download the Zoom app and create an account to ensure you are able to see the presentation.

Register Now

The sessions will be held mid-May through mid-June. To find a date and time that fits your schedule, register soon:

Call: 833.703.7788
Monday – Friday, 8:30 a.m. – 6 p.m. ET

Online: uawtrustevents.com

Once registered, a webinar link will be emailed a few days before the event.



HRA Brochure Samples



Welcome to your
Trust HRA Benefits





UAW RETIREE
Medical Benefits Trust



Introducing the Trust HRA

A health reimbursement arrangement (HRA) is a spending account funded by the Trust. The Trust owns and funds the account up to the yearly limit. You use the money to pay for qualified expenses.

How you benefit from an HRA

-  The Trust funds the account. You don't put your own money into the HRA.
-  You can use your HRA money for any tax eligible dependent—including spouses and dependents.
-  You don't pay taxes on HRA dollars that are approved as a qualified expense.
-  It's not part of your income.

HRA

INSTRUCTIONS

How to Use Your HRA

Getting started

Here's a list of what you'll need to get started:

- ✓ This "Welcome to Your Trust HRA Benefits" booklet
- ✓ Your WEX HRA debit card
- ✓ Bank routing and account numbers, if you want to set up direct deposit
- ✓ A copy of your Medicare statement showing how much you pay every month, if you want to submit for Medicare premium reimbursement
- ✓ Any healthcare receipts from this calendar year that you want to submit for reimbursement

Creating an online account

WEX offers the ability to manage your HRA benefit through an online account. You will need your WEX debit card in order to set up your account. Your WEX debit card will be mailed separately.

To set up your account, complete the following steps:

1. Visit WEX online:
benefitslogin.wexhealth.com.

2. Under "New User" select
"Get Started."

3. Complete the required fields
to verify your identity.

You need to select verification with SSN and enter your full Social Security number. You will receive an error message if you attempt to create an account using the "Employee ID" option.

ty. Select the option "Last 6 digits of primary
Click "Next."



Select "Submit."

6. Enter your contact information. This will help recover your account if you forget your username or password.

7. Finally, update your username and set up your password, then select "Submit."

INSTRUCTIONS

7

A close-up photograph of two hands, palms up, holding a small, rectangular piece of torn, off-white paper. The paper is centered between the fingers and has the words "THANK YOU" printed on it in a bold, dark red, sans-serif font. The skin of the hands is a light, warm tone, and the background is dark and out of focus.

THANK YOU