

Minneapolis Retail Meat Cutters and Food Handlers Health and Welfare Fund Grace Week Conversion to HRA FAQ

1. Why do I no longer have my grace weeks?

As a result of the eligibility rule changes approved by the Board of Trustees, your coverage under the Plan continues until the end of the second month after the month in which you stop working, so, you no longer need to use grace weeks to extend your coverage.

Example: July hours worked, provide Plan coverage for September

2. What happened to my grace weeks?

To recognize the value of your unused grace weeks as of December 31, 2024, the Trustees approved the creation of individual HRAs (health reimbursement arrangement accounts) and made contributions to these accounts equal to the value of your unused grace weeks. You can use your newly created HRA account to pay for permissible health related expenses like co-pays and health insurance premiums as well as medical, dental and vision expenses.

3. How were my grace weeks valued?

The Fund's consultant calculated the value of the coverage represented by all of the grace weeks as of December 31, 2024. The Fund then created a formula to calculate the value of each full-time grace week and part-time grace week:

December 2024 contribution rate x conversion factor = grace week HRA value

Full-time \$287.82 x 0.45317 = \$130.43

Part-time \$168.84 x 0.45317 = \$76.51

4. Why were my grace weeks not valued at the contribution rate?

The Fund revalued the grace weeks with the above calculation because participants had earned grace weeks at different points in time under various contribution rates and because under the new eligibility rule changes the Fund is extending eligibility through the end of the second month after termination of employment.

5. Can I cash out the grace week value from my HRA?

No, you can only use your HRA account to pay for eligible healthcare expenses, including Health Fund premiums, deductibles and copayment amounts.

6. How do I check my HRA account balance?

You will receive your grace week and HRA balance information by mail. You can also login to the online portal at <https://mrmc663.lh1ondemand.com>, by downloading the MRMC Health HRA mobile app, or calling the Fund Office.

7. When is my HRA balance available to use?

The Fund established your HRA account as of July 1, 2025. You can now submit your health-related expense claims incurred on and after January 1, 2025, for reimbursement.

8. Is there a timeframe in which I need to use my HRA?

If you are an active employee covered under the Health Fund, claims must be filed within 365 days of the date you incurred the expense. and your HRA balance will remain in your account until you use it. However, if you leave employment covered by the Fund, you will have 120 days from the date your eligibility under the Health Fund terminates to use your HRA balance (subject to the requirement that you can only submit claims for expenses incurred within 365 days of the date you file the claim with the Fund).

Example: You terminate employment on February 1, 2026, with \$500 in your HRA account, and your eligibility under the Health Fund terminates April 30, 2026. You have until August 28, 2026, to file claims for expenses, as long as those claims were incurred within 365 days from the date you submit them for reimbursement, using the \$500 in your HRA account.

9. How do I use my HRA?

There are 3 ways to use your HRA

- *Automatic reimbursement of Health Fund deductible and coinsurance amounts – requires completion of a Reimbursement Election Form*
- *Submit a Claim Form to the Fund Office*
- *Use your HRA Debit Card which was mailed to you by the Fund office. You can use the card when you seek services covered by the Fund or when you go to your pharmacy.*

10. What if I have questions?

Call the Fund Office, Wilson-McShane 952-851-5797