

Minneapolis Retail Meat Cutters & Food Handlers Health and Welfare Fund



Preparing today for a *secure* future.

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June 2025

RE: NEW HEALTH REIMBURSEMENT ACCOUNT (HRA)

Dear Participant:

The Board of Trustees of the Minneapolis Retail Meat Cutters and Food Handlers Health and Welfare Fund ("Fund") is pleased to announce that, as part of the Fund modernization process you may have heard about during member meetings, the Fund is creating Health Reimbursement Arrangement accounts ("HRAs") for each active participant that had grace weeks under the Fund's Plan of benefits as of December 31, 2024. **Please read this entire notice for important information about this new benefit.**

Transition from Retroactive to Prospective Health Coverage

Effective January 1, 2025, the Fund moved from a retroactive coverage model to a prospective coverage model, which also changed the date on which your coverage under the Fund terminates. On and after January 1, 2025, health coverage under the Fund will continue until the end of the second month after the month in which covered employment ends. For example, if you terminate covered employment in July, your coverage under the Fund will terminate on September 30.

Creation of HRAs based on Grace Weeks

As a result of this change, effective January 1, 2025, you no longer need to use grace weeks to extend your coverage upon termination of employment. To recognize the value of the unused grace weeks, the Fund has made a one-time contribution into a newly created individual HRA account that you can use to pay for permissible health-related expenses, based on the dollar value of your unused grace weeks as of December 31, 2024. Each full-time grace week was valued at \$130.43 and each part-time grace week was valued at \$76.51.

As of December 31, 2024 you had 0 full-time grace weeks and 0 part-time grace weeks.

Your individual HRA account balance is \$0.00.

The Fund has established your HRA account as of July 1, 2025 so that you can begin using the funds in the accounts to pay for permissible health-related expenses, including Health Fund premiums or co-payment amounts. You can view a list of IRS HRA eligible expenses at www.663benefits.com.

How to Use Your HRA

You can be reimbursed from your HRA for permissible expenses incurred on or after January 1, 2025. There are three methods for receiving reimbursement:

1. Automatic reimbursement of MPMC Health Fund deductible and coinsurance amounts paid to you directly from your HRA.
 - You must complete an election form to enroll in this option.
2. HRA Claim Form submission.
 - You must complete and submit a claim form to the Fund Office along with documentation to substantiate your eligible expenses.
 - Minimum reimbursement amount of \$25.
 - Reimbursement check will be mailed to you.
3. HRA Debit Card
 - You will be provided by mail with a HRA Debit Card to use for payment of permissible expenses directly from your HRA.
 - You must submit your documentation to substantiate your permissible expenses through the online consumer portal at <https://mpmc663.lh1ondemand.com> or the *MPMC Health HRA* mobile app.
 - Refer to the enclosed HRA Debit Card flyer for more information

Claims for reimbursement from your HRA must be filed within 365 days of the date you incurred the expense or 120 days after the date you are no longer covered by the Fund. If you terminated coverage under the Fund prior to July 1, 2025 you will have 120 days to file claims. Reimbursements cannot be more than the amount of your available HRA balance.

If you have any questions, please call the Fund Office at (952) 851-5797 or visit www.663benefits.com.

Sincerely,
Board of Trustees
Minneapolis Retail Meat Cutters & Food Handlers Health & Welfare Fund

Si usted tiene preguntas en cualquier momento en lo se refiere a este Plan, por favor llame a la Oficina del Fondo (952) 851-5797.