



Allied Benefit Systems, Inc.
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Beginning April 1, 2006, reimbursements are available through the Plumbers Local 93 Health Reimbursement Account administered by Allied Benefit Systems. This account will allow you to be reimbursed for your out-of-pocket healthcare expenses, such as your deductible, drug co-payments and over-the-counter medications.

How the plan works

If you incur an eligible expense, you may complete and submit an HRA claim form to Allied Benefit Systems for reimbursement. Attach itemized bills and proof of payment to the form, and submit it to **Allied at 208 S. LaSalle Street, Suite 1300, Chicago, IL 60604 or via fax at (312) 602-6280**. Claims will be processed once every month. You will be reimbursed for the expenses if you have a sufficient account balance. An HRA claim form is attached and will be available from the Fund Office.

Claims for over-the-counter (OTC) drugs must include store receipts on which the name of the product has been imprinted by the cash register as well as the date of purchase and amount. Non-imprinted, or hand-annotated cash register receipts will not be accepted. It is your responsibility to purchase these products at stores that properly document the name of the product purchased.

Reimbursements will be processed monthly on the 15th day of the month. There will be an Administrative Fee of \$10 for each reimbursement deducted from your HRA. The reimbursement check will be mailed directly to your home.

What is reimbursable?

You HRA plan will reimburse your out-of-pocket health care expenses (expenses not otherwise reimbursed by the Health Plan), such as:

Medical Deductibles	Co-Insurance	Office Visit Co-Payments
Physical Examinations	Chiropractic Care	Prescription Drug Co-Pays
Dental Deductibles	Dental Office Visits	Dentures
Orthodontia	Vision Examinations	Eyeglasses
Contact Lenses	Contact Lens Solutions	Lasik Surgery

Over the Counter medications are also reimbursable. Any medication to treat an illness or injury are covered, including but not limited to cold medicines pain relievers, bandages, first aid ointments and cough drops. Vitamins and dietary supplements are not covered unless accompanied by a letter of medical necessity from a physician.

If you have any questions regarding this exciting new plan, please contact the Fund Office at **815-759-5900** or Allied Benefit Systems at 800-618-2694