

## ArcelorMittal Health Reimbursement Accounts (HRA) for eligible USW Hourly Represented Employees

### **HRA PLAN**

Effective Date: 1/1/2019

Administrator: Highmark [www.highmarkbcbs.com](http://www.highmarkbcbs.com) or Member Services at 1-866-267-3280

Medical deductible and co-insurance amounts will auto-pay directly to the provider

Members who waive or defer coverage will not be eligible for an HRA.

### **REIMBURSEMENT PROCESS**

Members wishing to submit qualified medical expenses that are not covered by the medical plan (i.e. prescription drugs copays, dental expenses, vision expenses) or medical plan copays can submit a claim form to HRA on the Highmark website at [www.highmarkbcbs.com](http://www.highmarkbcbs.com) or by completing a paper form for reimbursement.

There are no debit cards with the HRA account.

### **HEALTH AWARENESS INITIATIVE (HAI)**

If the HAI Collective Bargaining Agreement requirements are fulfilled the employee will receive HRA funds; refer to CBA for eligibility rules.

HAI Incentive is only offered to Active PPO enrollees and Pre-Medicare Retirees PPO enrollees.

If a spouse is enrolled in the plan, both the employee/retiree and spouse must satisfy the HAI requirements in order to qualify for funding.

Active employees that waive health care or are a dependent spouse or child on another employee's plan are not eligible to participate in HAI. Pre-Medicare retirees not enrolled in the ArcelorMittal health plan are not eligible to participate in the HAI. If an employee or pre-Medicare retiree has a spouse on the plan both the employee/retiree and spouse must participate in the HAI to be eligible for contributions. No Partial funding is provided.

### **PPO Plan:**

The HRA funding will be as follows:

Deductible Equivalent Payment (Use it or Lose it – cannot roll over from year to year)

- Individual: \$200
- Employee/Child(ren): \$400
- Employee/Spouse: \$400
- Family: \$400

Wellness Contribution (Can be rolled over from year to year if requirements are met)

- Individual: \$200
- Employee/Child(ren): \$200
- Employee/Spouse: \$400
- Family: \$400

Total Potential HRA Contribution

- Individual: \$400
- Employee/Child(ren): \$600
- Employee/Spouse: \$800
- Family: \$800

The Deductible Equivalent Payment is use it or lose it and cannot be rolled over from year to year.

The Wellness Contribution payment amount can be rolled over. If a member would like to rollover their wellness contribution, they will need to turn off auto-pay once their Deductible Equivalent Payment has been exhausted.

If auto-pay is turned off, the member will need to turn it back on by January 1st of the next year so that their Deductible Equivalent Payment for that year auto-pays correctly. There is a three-month run-out period to submit claims to the HRA at the end of each plan year.

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**PPO TERMINATIONS:** If an employee terminates coverage, there is a three-month run-out period for the terminated employee to submit claims incurred up to their termination date. After the three-month run-out period is exhausted, any remaining HRA funds expire.

**PPO PRE-MEDICARE RETIREMENT:** If an employee retires and is enrolled in the pre-Medicare retiree plan, their HRA funding will transfer with them.

**PPO MEDICARE RETIREMENT:** If an employee retires and is Medicare eligible, their eligible roll-over HRA funding will be placed into a Retiree Reimbursement Account.

**PPO TRANSFER PLANS:** If an active employee moves from the PPO plan to the CDHP plan they will retain any wellness contribution funds but will forfeit the deductible rollover portion of the HRA funds.

### **CDHP w/HRA – Active Employees Only**

Active Employees will be offered the option of enrolling into a CDHP plan. Employees can elect to enroll in either the PPO Plan or the CDHP Plan during annual Open Enrollment, upon a Qualifying Life Event as defined by the IRS, or upon attaining eligibility.

All employees enrolled in the CDHP will receive HRA funding. Medical deductible and coinsurance amounts will auto-pay directly to the provider.

The Health Awareness Initiative does not apply to the Consumer Driven Healthcare Plan (CDHP) participants.

Members wishing to submit qualified medical expenses that are not covered by the medical plan (i.e. prescription drug copayments, dental expenses, vision expenses) or medical plan copayments can submit claims to the HRA on the Highmark website ([www.highmarkbcbs.com](http://www.highmarkbcbs.com)) or by completing a paper form.

The CDHP HRA funding will be as follows:

- Individual:                   \$1,500
- Family:                         \$2,500

No debit cards will be issued for the HRA. All CDHP HRA funding can roll-over from year to year.

**CDHP TERMINATIONS:** If an employee terminates coverage, there is a three-month run-out period for the terminated employee to submit claims incurred up to the date of termination of coverage. After the three-month run-out period is exhausted, any remaining HRA funds expire.

**CDHP RETIREMENTS:** An employee who retires on a qualified retirement receiving an immediate pension or disability benefit may "roll over" the balance of his or her HRA, if any, existing at the time of retirement to cover retiree premiums or other insurance costs.

**CDHP TRANSFER PLANS:** In the event an employee is enrolled in the CDHP option and subsequently elects the PPO Medical Benefit Plan, any applicable HRA balance shall be forfeited as of the day they are enrolled in the PPO Plan.