

Phoenix, AZ Service Center  
2550 West Union Hills, Suite 250  
Phoenix, AZ 85027



Salt Lake City, UT Service Center  
5251 Green Street., Suite 200  
Murray, UT 84123

Dear Participant,

You are receiving this because your employer is a participant in the Utah-Idaho Teamsters Security Fund Health Reimbursement Arrangement (HRA). The following Q&A provides you with the basic breakdown of this benefit. If you have any additional questions, please feel free to contact the Fund Office.

**1. What is a Health Reimbursement Arrangement (HRA)?**

A **Health Reimbursement Arrangement (HRA)** is an employer-funded account that helps employees pay for qualified medical expenses otherwise not covered by the Security Fund.

**2. How do I become eligible for the HRA?**

An employee becomes eligible on the date he/she has \$250 in his/her HRA account.

**3. How is the HRA funded?**

Every month for which your Employer contributes to Security Fund to provide health and welfare coverage a pre-negotiated amount will be made by your Employer to fund your HRA.

**4. Does the contribution rate vary depending upon the number of hours worked?**

This only applies to employees working under an hour bank system (Uinta Plan). Once your hour bank is maxed, one third of monthly contributions over 120 hours will be accredited to your HRA.

**5. How will I know the status of my account?**

You will be able to see the status of your account on the secure portal. **You can create a login by going to [www.ssatpa.com](http://www.ssatpa.com). You will also receive a period statement of your account.**

**6. What sort of expense is covered under HRA?**

Just about anything which could relate to any medical expense, if the expense is covered by the applicable IRS code (see [www.irs.gov](http://www.irs.gov) for details)

**7. How do I get reimbursed?**

Mail the claim form, that you can download on the portal, along with the proof of payment to:

Southwest Service Administrators, Inc.  
Phoenix Service Center  
PO Box 43110  
Phoenix, AZ 85080-3110

You can also drop off your claim form and supporting documentation in person at:

Southwest Service Administrators, Inc.  
Intermountain Service Center  
5251 Green Street, Ste 200  
Salt Lake City, UT 84123

Remember to keep a copy for your records!

**8. Can I be reimbursed for the noncovered portion of my regular medical, dental, vision, or prescription costs?**

Yes, just submit your explanation of benefits from your health plan, or your COBRA or insurance premium billing and request reimbursement for the noncovered portion.

**9. Are there any time limits on submitting an expense for reimbursement?**

Yes. The expense must have occurred after the date of your participation in the plan and before twelve months have elapsed after the expense is incurred.

**10. Can I choose which expenses to submit for reimbursement?**

Yes. You can submit any noncovered expenses or you can choose to save the entire amount in your account for your retiree health and welfare premiums.

**11. Who, besides myself, is covered under this arrangement?**

Your spouse and any dependents who are also eligible under the Security Fund.

**12. What happens to the money in my account if I die?**

Your account will be used by your spouse or eligible dependents for medical purposes on the same tax-free basis.

**13. Once funds are paid into an HRA, can they be paid to the participant as a cash payment, death benefit or any other disbursement for any reason other than a covered medical expense? No.**

**14. Could I ever owe Utah-Idaho Teamsters Security Fund money due to an expense exceeding the amount in my account?**

No. The Trust administrator will not pay out any more money than is in your account at the time the expense is submitted

**15. Will I continue to be eligible for reimbursements from my account after I quit or retire?**

Yes, as long as there are sufficient funds in your account to cover the expenses you submit.

**16. What circumstances, if any, would cause me to forfeit the money in my account?**

1. Termination of employment prior to achieving \$250.00 of contributions into your account.
2. You die without any eligible dependents.
3. No contributions and no withdrawals in your account for a period of 60 months.
4. The account falls under \$250.00 and there are no further contributions for a twelve-month period.

\*Note - If you are retiring under some type of full medical coverage through your spouse or some other type of coverage, be sure to contact Utah-Idaho Teamsters Security Fund's office for advice on forfeiture.