Administered by Wilson-McShane Corporation Bloomington, Minnesota • Duluth, Minnesota



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SOME EXCITING UPDATES TO YOUR 'SPECIAL FUND' BENEFIT COMING SOON!

MAY 2023

What's Happening?

- Effective June 1, 2023 the Michigan Electrical Employees' Special Fund will be transitioning third-party administration services from TIC to Wilson-McShane Corporation.
- You will receive a new card in late May 2023.
 - You will need to active this new card your pin will be the last 4 digits of your SSN.
- There will be a new mobile app to download.
- The online member portal will require a new registration at the below web address: <u>https://IBEWMichigan.lh1ondemand.com</u>

What's Not Happening?

- Your account balance will not be affected by the transition.
- The rules governing the Plan will not change and you will be able to continue using your Special Fund Account for the same qualified expenses as you have in the past.

Important Notes



- Debit Cards will automatically be mailed to you in late May 2023.
- Beginning June 1, 2023, you will be able to use your Debit Card to pay for eligible expenses.
- You can view your account balance on the "MI IBEW Special Fund" Mobile App and the new Member Portal.

ACCESS YOUR SPECIAL FUND ACCOUNT ANYTIME, ANYWHERE

With the **MI IBEW Special Fund** Mobile App, you can get to the account information you need—fast. Wondering whether you have enough money to pay a bill or make a purchase for a qualified healthcare expense? We put the answers right at your fingertips, 24/7.

Designed with you in mind, with the MI IBEW Special Fund Mobile App you can:

- ✓ Quickly check available balances and account details
- View charts summarizing account information
- ✓ Set account alerts and get notifications via text message
- ✓ View claims requiring receipts



HOW CAN I PREPARE FOR THIS TRANSITION?

We are working hard to make sure that you don't see any disruption during this transition. But we encourage you to monitor your account balance before and after the transition. You may experience some lag in claims processing the first couple days after the transition, but regular processing will resume shortly thereafter.

DO I NEED TO DO ANYTHING ONCE I RECEIVE MY HRA DEBIT CARD?

Yes! You will need to call the number located on the sticker attached to the card in order to activate it for use. You will need to enter a pin, which is the last 4 digits of your Social Security Number.

WILL ALL PROVIDERS ACCEPT MY HRA DEBIT CARD?

Most Providers will accept the Debit Card. However, if your Provider does not accept the Debit Card, you can still file a claim for reimbursement via the Consumer Portal, Mobile App or paper claim process. You will need to provide an itemized statement with the claim submission.

Please ensure you have enough money in your HRA account for the full transaction amount. If you try and run your card for any amount over your available balance, the card will decline. Please check the **MI IBEW Special Fund** Mobile App for your most up to date account balance information.

WILL I BE PROVIDED WITH MORE THAN ONE HRA DEBIT CARD?

Two HRA Debit Cards will be mailed to you. Additional cards can be requested for your eligible dependents for their use when away from home such as while attending college.

REMEMBER TO KEEP YOUR HRA DEBIT CARD SAFE!

Payments with a debit card are taken instantly from your HRA Account, but like your debit/credit card, you need to monitor the activity on your account.

If your card is lost or stolen, please report it immediately by contacting the Fund Office at (855) 633-4584.

When considering if it is safe to use a Debit Card for in-person purchases, follow these rules to protect your transactions.

- Check your Account Statements Often via the Consumer Portal or Mobile App
- Report problems or suspicious activity to the Fund Office immediately
- Only use at trusted Providers

Don't share your account or card information

MAKE PAYMENTS WITH EASE

All it takes is a swipe of your Benefit Card to pay for eligible expenses such as co-pays, dental, prescription drugs, vision and more. Payments are automatically withdrawn from your reimbursement account, so there are no out-of-pocket costs. And because these purchases are substantiated at the point of purchase at participating merchants, you will need to submit fewer receipts manually.

NEW CONSUMER PORTAL

The Consumer Portal and *MI IBEW Special Fund* Mobile App provide the crucial information you need to stay on top of your family's healthcare expenses and plan ahead. Even if this is your first time using this benefit, you'll find the experience is intuitive and easy-to-use.

When you log in to your portal, you can:

- ✓ View your balances in real-time
- Easily file claims
- ✓ Upload receipts
- ✓ Visualize spending with charts and graphs
- ✓ Locate and download forms needed for account processing
- ✓ Analyze out-of-pocket expenses

Managing your health has never been more convenient and fast, so you can spend more time doing the things you love – without the stress, hassle, or worry.

ONLINE ACCESS TO YOUR SPECIAL FUND BENEFITS

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Accessing the Consumer Portal is easy. Simply visit <u>https://IBEWMichigan.lh1ondemand.com</u> and click on "Get Started" under the New User section of the website to create your account.

You can also register as a new user via the Mobile App. Simply download the *MI IBEW Special Fund* Mobile App and select "New User Registration" to create your account. Once your account is created, you can setup biometric access (device permitting) for easier access in the future.

Please note, you will use the same username and password going forward for both the Consumer Portal and Mobile App.



