

Member Certification

By submitting this form, I hereby certify and agree to the following:

- All expenses identified above are “Eligible Medical Expenses” as defined in the instructions that were incurred by me, my legal spouse, or an eligible dependent as defined in the SPD.
- I have not been reimbursed nor will I seek reimbursement of the expenses listed above from any other source (e.g. under a spouse’s employer’s plan).
- I will not deduct the above listed expenses on my personal federal and/or state income tax return for any year. The Plan does not accept responsibility for direct payment to any individuals other than the member.
- I understand that the Plan Office will diligently review the documents I submit to substantiate my claim. If the Plan Office determines that the information I submitted is fraudulent (including submitting a reimbursement request for healthcare services that were not provided to me or my eligible dependents, or submitting a request for which I have already been reimbursed, though the Plan or otherwise), I understand that I will not be reimbursed for such claim and instead will have the amount of the fraudulent claim deducted from my Value Bank and returned to the general assets of the Plan. I realize that submitting false information, including forged documentation, to the Plan may also result in civil or criminal action against me, and, should the Plan Office determine that the claim was fraudulent after I have already received the reimbursement, that I will be required to repay the Plan for any payments made based on such false information. I understand that my Value Bank balance and future employer contributions may be used to offset any amounts I do not repay. I also understand that benefits I receive, or will receive, under the Iron Workers of Western PA Pension Plan and the Iron Workers of Western PA Profit Sharing Plan may, in certain cases, be used to repay the Plan for fraudulent payments made to me.

I have read and understand the information contained in the instructions.

MEMBER SIGNATURE _____ **DATE** _____

Instructions and Important Information Regarding Value Bank Reimbursement Requests

The Plan Office will diligently review the documentation you submit to substantiate your claim. If the Plan Office determines that your claim is fraudulent (e.g., you submit a claim for healthcare services you or your eligible dependents did not receive or for which you have already been reimbursed, through the Welfare Plan or otherwise), you will not receive reimbursement for the claim and the full amount of the claim will be deducted from your Value Bank balance and transferred to the general assets of the Welfare Plan. This action will be considered a denial of healthcare benefits for which you may submit an appeal according to the Claims and Appeals Procedures described in the Summary Plan Description.

Eligible Medical and Drug Expenses – Members with Value Bank balances with a minimum of three months of premium banked at the coverage level and tier in which you are enrolled, may seek reimbursement from their Value Bank for previously unreimbursed deductibles, co-insurance and co-pays (that occurred within 24 months) while eligible and incurred under the Iron Workers Welfare Plan of W. PA.

Eligible expenses are:

- Deductibles
- Co-insurance
- Co-payments for medical
- Co-payments for prescription drugs

Please Note – The incurred date for the above reimbursable expenses **must be within 24 months of your request**. Expenses incurred before that date are not reimbursable.

Legal Spouse and Eligible Dependents – Only eligible medical and drug expenses incurred by you, your legal spouse or eligible dependents, and who are enrolled in the Plan, are eligible for reimbursement.

Supporting Documentation – For all medical expenses, attach all pages of your Highmark BCBS Explanation of Benefits or the Highmark “Claims Detail at a Glance”.

Submission of Reimbursement Requests – Fax or mail reimbursement requests. If your reimbursement request is denied, written notification will be mailed to you. You may resubmit expenses with proper documentation, if applicable.

Requests for reimbursement must be made within 24 months of the incurred date.

Eligible claims submitted within the timeframe described above will be reimbursed to you within 30 days of submission of the proper documentation to the Plan Office.

The Minimum Request for Reimbursement is \$50.

(Side 1 of 2)

Other Permissible Reimbursements from the Value Bank for Claims Incurred Within 24 Months

Effective for claims incurred **within 24 months**, members may also be reimbursed from their Value Bank for:

- **Dental treatment and artificial teeth** – You can be reimbursed for the amounts you pay for the prevention and alleviation of dental disease. Preventive treatment includes the services of a dental hygienist or dentist for such procedures as teeth cleaning, the application of sealants and fluoride treatments to prevent tooth decay. Treatment to alleviate dental disease include services of a dentist for procedures such as x-rays, fillings, braces, extractions, dentures and other dental ailments.
- **Vision exams, glasses, contacts** – You can be reimbursed for fees paid for eye examinations. You can also be reimbursed for the amounts you pay for eyeglasses and contact lenses needed for medical reasons.
- **Eye surgery** – You can be reimbursed for the amount you pay for eye surgery to treat defective vision, such as laser eye surgery or radial keratotomy.
- **Hearing aids** – You can be reimbursed for the cost of a hearing aid.
- **Smoking cessation programs** – You can be reimbursed for amounts you pay for a program to stop smoking. You cannot be reimbursed for amounts you pay for drugs that are designed to help stop smoking that do not require a prescription, such as nicotine gum or patches.
- **Insurance Premiums** – You can be reimbursed for insurance premiums you pay for policies that provide payment for dental and vision care, as long as the premiums have not been paid using pre-tax dollars.

Requests for these claims must include itemized statements from the provider that indicate the patient name, date of service, detail of service, charge, and provider name, address and phone number.

Only eligible expenses incurred by you, your legal spouse or eligible dependents, and who are enrolled in the Plan, are eligible for reimbursement.

Other Permissible Reimbursements from the Value Bank for Claims Incurred on or After 1/1/2013

- Expenses incurred after 1/1/2013 for a breast pump and supplies for lactation incurred by you, your legal spouse or eligible dependents who are enrolled in the Plan. You must submit itemized receipts for purchased items or a rental agreement and cancelled checks for rented breast pumps.
- For a member who has attained age 65 and is enrolled in Medicare, the Value Bank may be used for reimbursement of Medicare Part B premiums. Reimbursement will only be made upon the request of the member. The current plan requirement of having a minimum of three months of premium banked at the coverage level and tier for which the member is enrolled before the Value Bank will reimburse medical expenses does not apply for reimbursement of Medicare Part B premiums.