

International Association of Sheet Metal, Air, Rail and Transportation Workers

SHEET METAL LOCAL 206

4594 Mission Gorge Place
San Diego, CA 92120



Phone: (619) 265-0501

DGAUTHIER@SMART206.ORG

DAVE GAUTHIER
Business Manager / Financial Secretary-Treasurer

USEFUL HEALTH COVERAGE INFORMATION:

- ❖ [Current Coverage](#)
- ❖ [HRA \(Health Reimbursement Account\)](#)
- ❖ [Eligibility](#)
- ❖ [SMART Local 206 Website](#)
- ❖ [McGregor & Associates Contact Information](#)
- ❖ [Tobacco Cessation Program](#)

To View Your Current Coverage Information:

This link only works if the member currently has 'active' coverage.

1. Go to <https://www.myaresonline.com/>
2. Click "Login"
3. Click "Register as a new use" or "Forgot your PIN/Password?"
4. Enter your Social Security Number, Date of Birth, and Zip code

To View & Utilize your HRA:

All Journeymen/Registered Core Workers are receiving \$1.00 per hour (*Apprentices and Technicians receive \$0.40*) into their personal Health Reimbursement Account. This money never expires and is yours to spend even if you leave the union or contractor. If the employee, or any of their dependents have any out-of-pocket expenses for their healthcare needs, such as a copay for a doctor's visit, they may turn in the receipt to our healthcare administrator and be reimbursed from their HRA account.

<https://my.retiretrust.com>

What Type of Expenses are Covered?

Including, but not Limited to:

- | | | |
|-------------------|-------------------|-------------------|
| ▪ Copay | ▪ Dental Premiums | ▪ Vision Premiums |
| ▪ Coinsurance | ▪ Insulin | ▪ Medically |
| ▪ Health Premiums | ▪ Prescriptions | ▪ Necessary Care |
| ▪ Dental | ▪ Vision | |

[Submitting an HRA Claim:](#)

You must submit a claim form with supporting documentation. Feel free to submit your claim by email with claim forms and supporting documentation to smwadmin@mcgregorinc.com.

You may also submit claims online by setting up an account at <https://my.retireetrust.com/> or via regular mail to our address below:

1843 Hotel Circle South, Suite 300
San Diego, CA 92108

Attached you will find the following:

- **HRA Claim Form**
- **Member Calendar**
 - Including submission deadlines and disbursement dates
- **Direct Deposit Election Form**
 - Please submit with voided check if you would like to receive reimbursements via direct deposit

Please feel free to contact **McGregor & Associates at 619-278-0021, option #4** during normal business hours if you have any questions or need further assistance.

How is Eligibility Determined?

Healthcare eligibility is based on the hours reported for each worker by the contractor. McGregor & Associates, A Gallagher Co. (Administrator for the Local 206 Health Benefits Trust) totals the hours reported in the last 3 months to determine eligibility for the following month. Our healthcare covers medical, prescription, dental, and vision for the employee, spouse, and all qualifying dependents at no additional cost.

Employees must maintain an average of 110 hours per month (330 for 3 months) for their healthcare to stay active. If their hours fall below the required average, they will have the option to make a partial payment/self-pay to keep their healthcare active. If their hours fall below 210, they will have the option to pay for COBRA (full price for their healthcare. Different levels of coverage are available.)

Eligibility is calculated using number of hours worked over a 3-month period:

- 330+ total hours: **coverage active**
- 210-329 total hours: **self-pay eligible**
- 209 total hours or below: **coverage terminated (COBRA)**
- **Example:** July 2021 coverage (calculated in June)
 - Work Months used for total hour calculation
 - ✓ March 2021
 - ✓ April 2021
 - ✓ May 2021

A letter will be mailed to anyone that falls short on hours to notify them of their options. If they do not respond, their healthcare will terminate.

See below for self-pay hours and rates:

- 300-329 hrs = \$100 self pay
- 270-299 hrs = \$250 self pay
- 210-269 hrs = \$300 self pay
- 209 hrs or less = offered COBRA coverage

If a member is making monthly COBRA payments to keep their healthcare going, they only need to have 210 hours reported to get back into the self-pay range and make the applicable self-pay payment as mentioned above.

If an employee's coverage is terminated due to lack of hours and nonpayment of COBRA or self-pay, that individual would need to start over and acquire 330 hours reported on their behalf and coverage would then be activated the 1st of the following month again.

Another benefit all workers receive are contributions towards their HRA. All Journeymen/Registered Core Workers are receiving \$1.00 per hour (Apprentices and Technicians receive \$0.40) into their personal Health Reimbursement Account. This money never expires and is theirs to spend even if they leave the union or contractor. If the employee, or any of their dependents have any out-of-pocket expenses for their healthcare needs, such as a copay for a doctor's visit, they may turn in the receipt to our healthcare administrator and be reimbursed from their HRA account. Like the 401(a), all employees may voluntarily contribute additional savings into their HRA account if they choose to do so. You can complete an Authorization Form for Direct Payment of HRA funds to maintain active coverage should your accumulated hours fall below 330 with would have the self-pay automatically deducted from your HRA account.

SMART Local 206 Website:

Here is a link to the Local 206 website for the Member Benefit tab:

<https://www.smart206.org/benefit-information.html>

Contact information for McGregor & Associates:

- ❖ smwadmin@mcgregorinc.com (**Best method**)
- ❖ **619.278.0021, Option 4**

Tobacco Cessation Program:

The next enrollment period for the TCIP program is January 1 – March 31, 2022. To enroll you will want to call the enrollment number – 619.278.0021, Option 4 – and sign up for the Tobacco Cessation Incentive Program (TCIP.)

The UHC TCIP information is below as well as on the attached flyer.

- Phone: 866-784-8454
- Online: <https://www.quitnow.net>
- Enter United Healthcare and Zip Code only
- Attachments: TCIP Flyer