

# TERMS AND CONDITIONS

**IMPORTANT: FEDERAL LAW RESTRICTS THE TYPES OF EXPENSES THAT MAY BE PAID FROM YOUR HRA. THE TRUSTEES CANNOT CHANGE THESE RULES.**

Remember that your right to HRA reimbursement is expressly conditioned upon having an eligible expense, and that your HRA Account balance is only available to pay eligible expenses that are actually incurred. If you submit any documentation in support of an HRA claim that is determined by the Trustees or Fund Office staff, in their sole discretion, to likely be fraudulent, incorrect, inaccurate or misleading in any way, you will be prohibited from taking an HRA withdrawal for a period of 12-months . If it is determined that you received HRA reimbursement under false pretenses, you will be required to immediately reimburse the Fund the amount of the claim. If you do not submit payment within 10-days of demand, the Fund will issue you a Form 1099 on the amount of the claim and the Fund may commence litigation against you to recover the amount improperly distributed plus interest and collection costs. In addition, creation of a false business record such as a receipt from a provider or the submission of a receipt for services not actually rendered is a crime which may result in referral to law enforcement.

By accepting these terms and conditions, under penalty of perjury you certify that: (1) You or your eligible dependents have incurred the listed expenses. (2) All applicable insurance and/or other health plan benefits have been exhausted. (3) You will not deduct or take a tax credit on your Federal Income Tax Return for the listed expenses. (4) You assume all responsibility for taxes or penalties arising out of disallowed deductions. (5) You authorize any insurance company, prepayment organization, employer, hospital, or provider to release all information with respect to yourself or any of your dependents that may have bearing on the Benefits payable under this or any other plan providing benefits or services. You hereby certify that the information you have provided in support of this claim is complete, true and that all charges claimed was the amount billed.