



March 31, 2026

The Board of Trustees of the Northwest Ironworkers Health and Security Fund (the Trust) is pleased to announce that effective April 1, 2026, Benepass will assist with the administration of the Trust's expanded **Health Reimbursement Arrangement (HRA)** program. The Trust has contracted with Benepass to process HRA claims associated with outside medical plans, such as Medicare, a spouse's health plan premium or COBRA premium, or your premiums for another health plan.

Welfare and Pension Administration Service, Inc. (WPAS), the Trust's third-party administrator, will continue to administer HRA claims for Trust COBRA payments or Trust Retiree Health Plan premiums. WPAS will determine whether your HRA claim should be processed by WPAS or Benepass.

Benepass will process the following HRA claims:

- Medicare premium
- Spouse's health plan premium, including COBRA
- Your premium for another health plan, including COBRA

WPAS will process the following HRA claims:

- Trust COBRA coverage payments
- Trust Retiree coverage payments



Using Your HRA Benefits

To use your HRA to reimburse your claims, you must contact WPAS first to activate your account and determine whether WPAS or Benepass will process the claims. WPAS will make the determination, and if Benepass is the administrator for your claims, WPAS will provide Benepass with your HRA account. If you experience changes in your health plan and transition to Medicare or a non-Trust plan, please contact WPAS and notify them so they can transfer your account to Benepass.

Q: I advised WPAS that I would like to use my HRA funds for another health plan. What happens next?

A: WPAS will transmit all or a portion of your available HRA funds, depending on the anticipated amount to reimburse the qualified premium for health coverage through another plan or Medicare. You will have to log into the Benepass portal to submit a claim.

Where do I access Benepass?

A: You can log in to your Benepass account using your **personal email** on a desktop web browser (app.getbenepass.com) or via the Benepass mobile app. You do not need to create a password.

Q: What are the first steps I need to take when I log in to Benepass for the first time?

A: You will need to complete the new account set up steps upon first login, which includes providing a few personal details like your name and mailing address. To submit your first claim and receive reimbursement, you will also need to designate a personal bank account for benefits to be deposited into (connection details to follow).

Q: What can I spend my Benepass HRA funds on?

A: Your Benepass HRA funds can only be used for COBRA or Retiree health plan premiums through a health plan not provided by the Trust, or Medicare. If you wish to utilize your HRA funds to cover the cost of Trust COBRA coverage or the Trust's Retiree health plan, please contact WPAS.

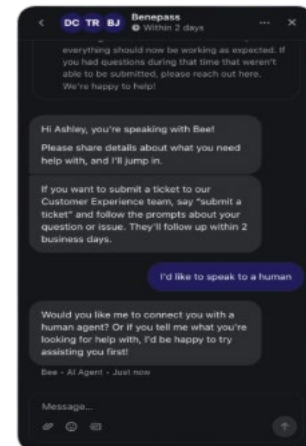


Q: How do I get support from Benepass?

A: Benepass will be able to help with set up or ongoing questions.

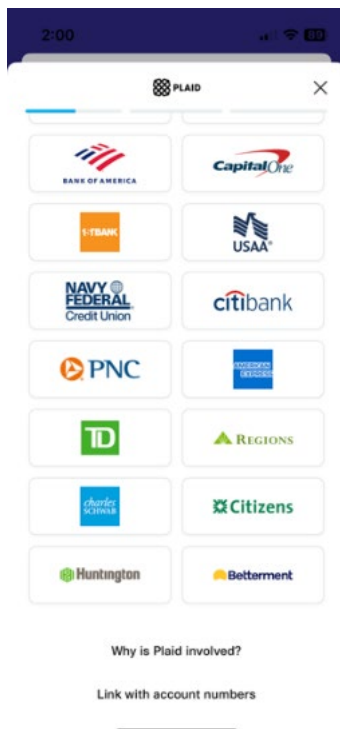
Support is via email or chat:

- Immediate support is available via chatbot - click "Contact Support" if logged in, or head to support.getbenepass.com to start the conversation.
- If you need more personalized support, just ask the chatbot to connect you with an agent, and a team member will reach out via email in 1-2 business days with a response!



Claiming your HRA reimbursement

You must submit eligible claims for reimbursement through Benepass. To get started on your first claim, you will need to provide Benepass with your bank account information to send your reimbursement to your account and upload your receipt of proof of payment of a qualified expense.



Connecting your bank account to Benepass

Benepass only provides reimbursement payments via direct deposit, which means you will need to tell us where to send your reimbursement as a part of setting up your account. Here is how to set up your account:

1. Navigate to the Settings page
2. Click into the "Bank account" tab
3. Click "Connect account"
4. Scroll to bottom of bank list and click "**Link with account numbers**"
5. Enter your associated routing number
6. On the next page, select "Enter account number instead"
7. Enter account number
8. Enter your full name exactly as it appears on the account being verified
9. Choose the account type
10. Select Authorize Verification code – this will send a penny test to confirm the connection



Verifying the connection between Benepass and your bank account

Timing will depend on your banking institution, but within 24 hours, a \$0.01 micro-deposit containing a 3-letter code will appear in your selected destination account.

1. Return to Benepass > Settings > Bank Account > "Verify account"
2. Enter the 3-letter code from the micro-deposit
3. Look for the green "Verified" status - you're all set!

Transactions	Amount
#XXX APPNAME ACCTVERIFY 3-letter code	\$0.01
BANK TRANSFER	\$1.23

Submitting your first claim to Benepass

To receive reimbursement for an eligible expense deposited into the bank account you've linked as described above, you will need to complete the following steps:

1. Navigate to the "Get Reimbursed" option in your Benepass account
2. Fill out the expense form:
 - a. Select the HRA from the drop-down menu
 - b. Enter the required details:
 - i. Reimbursement amount
 - ii. Purchase details
 - iii. Receipt image
 - c. Hit "Submit"

Benepass will review your request and initiate payment to the bank account you have connected immediately upon approval or let you know if you need to provide additional details. Bank account deposits take 24-48 hours to appear in your bank account, depending on your banking institution.



Important Contacts

Benepass

Member Login: <https://app.getbenepass.com/>

Support: “Contact Support” in-app or via <http://support.getbenepass.com>

WPAS

Website: Ironworkerstrust.com

Phone: (866) 986-1515

Fax: (206) 505-9727

Email: eligibility@wpas-inc.com