

# THE JOURNAL

*313's Quarterly Health & Wellness Communication*



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## What is a Qualifying Life Event (or QLE)?

A QLE is a change in your situation, like a marriage, divorce, or having a baby, for example, which allows you to make changes to your health insurance.

If you have had a QLE, or know that you will have one in the near future, contact Zenith American Solutions to update your health insurance. You have 30 days from the date of the event to contact Zenith.

Your contacts at Zenith:

Laura Rutter: 800-223-7405 ext 556513; or  
Merelyn Cooper: ext 556509

You may need copies of your birth certificate, marriage certificate, social security card and enrollment form.



## Understanding Your MRA

Your 313 Medical Reimbursement Account (MRA) reimburses you for out-of-pocket medical expenses. These can be your expenses or your dependents' expenses. The MRA is also known as your Health Care/Preventive Care Spending Account.

Your MRA is designed to help you reduce out-of-pocket costs for a variety of medically necessary services and supplies that aren't completely covered by the plan.

Some examples include:

- Most medical expenses that are not covered at the 100% level
- Vision and Dental treatments exceeding scheduled maximums
- Prescription drug copays (please note: Office Visit copays are not reimbursable under this account)

To submit a reimbursement, simply visit our benefits website at [www.313healthcare.com](http://www.313healthcare.com) and either:

- Complete the online reimbursement request form and upload supporting documentation or,

- Print and complete the reimbursement request form and submit it along with supporting documentation to the fund at:

**N.E.C.A. Local Union No. 313  
I.B.E.W Health & Welfare Fund**  
3 Gateway Center  
401 Liberty Avenue, Suite 1200  
Pittsburgh, PA 15222-1024

Supporting documentation required to process your reimbursement includes:

- Explanation of Benefits (EOBs) – these are statements that show what is paid by the plan and what is owed by the member.
- Itemized Statements or Receipts for costs where an EOB statement is not generated such as charges for hearing aids or vision expenses.

For more details on your MRA account, what it covers, and the reimbursement process, please visit our benefits website at [www.313healthcare.com](http://www.313healthcare.com).



## Let's Talk about Mental Health

### HEALTHY MIND, HEALTHY BODY

Mental Health is just like physical health. We all have it, and we all need to take care of it. Sure, we don't talk about it enough. Sure, it can be uncomfortable. But it doesn't have to be. Local 313 is committed to helping members be better educated and better equipped to talk about mental health openly and honestly.

How do you get started? How about asking the person next to you, **"Are you OK?"** A simple question can be all it takes to get the conversation started, and make that person one step closer to getting the support they need.

### MENTAL ILLNESS IS VERY COMMON

Did you know that anxiety, depression, and mood disorders are increasing in the construction industry? Approximately 1 in 5 adults struggle with some kind of mental illness. Statistics show we probably all have family members, friends, and coworkers who are struggling right now. Let's do them a favor and learn more about how to support them better.

Visit the [National Alliance on Mental Illness](#) (NAMI) to learn how to "know the warning signs," how to find support, and how to talk more about mental health.

## TAKE ACTION

Here are some actions you can take right now if you or someone you know needs support.

- For Emergencies: Call 911 or 800-273-(TALK) 8255
- For More Resources: Visit the [National Alliance on Mental Illness](#) (NAMI)
- Benefits Available: Contact your Lacher Member Advocate, Laura Mullins, at her direct phone number, 215-660-0334, or by email at [lauram@lacherinsurance.com](mailto:lauram@lacherinsurance.com) to learn what mental health benefits are available to you.