

# Check from the Trust Guide

If you have received a check from the Oregon Homecare Workers Supplemental Trust ("Trust") and are wondering what to do with it, please read this important notice.

The most common reasons why you may have received a check from the Trust are: (1) to pay the medical insurance premium amount for your first month of coverage in a plan year; (2) in response to a reimbursement request you have submitted; (3) in response to your request for Paid Time Off benefits; (4) for reimbursement of your Medicare Part B premium; or (5) for reimbursement of your Medicare supplemental premium. To figure out why you received the check, read the letter that came with the check and review the check stub.

Dear Participant,

The above check is a reimbursement from the Oregon Homecare Workers Supplemental Trust for the item(s) listed below.

Item Description	Amount
Binder Premium for April 2016	\$99.99

If you have any questions, please contact the Trust Administration Office at 1-844-507-7554, Option 3, Option 2.

Sincerely,

Oregon Homecare Workers Supplemental Trust

## Binder Premium

If the check stub says **Binder Premium**, then you are receiving that check from the Trust as reimbursement for your medical insurance premium due to your medical insurance carrier. You should cash that check or deposit it into your personal account. You then must pay your insurance carrier for your monthly premium with your own funds--either a personal debit or credit card or via personal check. Your insurance carrier cannot accept the check sent to you by the Trust.

## Reimbursement

If the check stub says **REIM**, then you are receiving that check from the Trust to reimburse you for an approved expense that you submitted. You should cash that check or deposit it into your personal account.

Dear Participant,

The above check is a reimbursement from the Oregon Homecare Workers Supplemental Trust for the item(s) listed below.

Item Description	Amount
52006-Reim Rx - Kaiser	\$99.99

If you have any questions, please contact the Trust Administration Office at 1-844-507-7554 Option 3, Option 2.

Sincerely,

Oregon Homecare Workers Supplemental Trust

## Paid Time Off

If the check stub says **Paid Time Off**, then you are receiving that check from the Trust as payment of the Paid Time Off benefits that you requested, you should cash that check or deposit it into your personal account.

Dear Participant,

The above check is a disbursement from the Oregon Homecare Workers Benefit Trust for the item(s) listed below.

Item Description	Amount
Paid Time Off	\$99.99

If you have any questions, please contact the Trust Administration Office at 1-844-507-7554 Option 3, Option 2.

Sincerely,

Oregon Homecare Workers Benefit Trust

## Medicare Part B

If the check stub says **Medicare Part B Reimbursement**, then you are receiving that check from the Trust to reimburse you for your monthly Part B premium. You should cash that check or deposit it into your personal account. You can also request direct deposit for your Part B reimbursement by filling out the direct deposit form located on the Trust website at [orhomecaretrust.org/reimbursements](http://orhomecaretrust.org/reimbursements).

Dear Participant,

The above check is a reimbursement from the Oregon Homecare Workers Supplemental Trust for the item(s) listed below.

Item Description	Coverage Month	Amount
Medicare Part B Reimbursement	4/01/2016	\$104.90

If you have any questions, please contact the Trust Administration Office at 1-844-507-7554 Option 3, Option 2.

Sincerely,

Oregon Homecare Workers Supplemental Trust

## Medicare Supplemental Reimbursement

If the check stub says **Medicare Supplemental Reimbursement**, then you are receiving that check from the Trust to reimburse you for your monthly Medicare supplemental premium. You should cash that check or deposit it into your personal account. You can also request direct deposit for your Medicare supplemental reimbursement by filling out the direct deposit form located on the Trust website at [orhomecaretrust.org/reimbursements](http://orhomecaretrust.org/reimbursements).

Dear Participant,

The above check is a reimbursement from the Oregon Homecare Workers Supplemental Trust for the item(s) listed below.

Item Description	Amount
51006 - Medicare Supplemental Reimbursement	\$41.00

If you have any questions, please contact the Trust Administration Office at 1-844-507-7554 Option 3, Option 2.

Sincerely,

Oregon Homecare Workers Supplemental Trust

## What if I don't have a way to cash the check?

If you don't already have a way to cash the check you received, you may be able to do so at a local retailer such as Fred Meyer, Albertson's or Safeway. Please be aware there may be fees associated with this check cashing service for which you will be responsible. You may want to research the check-cashing locations near you to determine which has the lowest fees, so you'll know where to go whenever you're in need of check-cashing.

If you have a Benefit Convenience Card and the check you received from the Trust is for a premium or out of pocket medical expense reimbursement, it may be possible to load the amount of the check onto your Benefit Card. Please call the Trust Administrative Office at 1-844-507-7554, Option 3, Option 2 to discuss your options.

## What if I think I received a check in error?

If you think that you received a check in error or you still aren't sure what the check is for, call the Trust Administrative Office toll free at 1-844-507-7554 option 3 and then option 2. If you did receive the check in error and you cash it, you will need to pay that money back to the Trust with a personal check or money order.

**If you have further questions, please refer to the Trust website, [orhomecaretrust.org](http://orhomecaretrust.org) or call the Trust Administrative Office toll free at 1-844-507-7554 option 3 and then option 2.**