

Supplemental & Benefit Trusts

Guide to Checks from the Trust

If you have received a check from the Oregon Homecare Workers Benefit Trust or Supplemental 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 one of the Trusts are:

1. Payment for Paid Time Off benefits from the Benefit Trust
2. Reimbursement from the Supplemental Trust for covered premium or out-of-pocket expenses related to your Qualified Health Plan
3. Reimbursement from the Supplemental Trust for covered premium or out-of-pocket expenses related to your Medicare Plan

Please note that you can save time and paper by requesting that the Trusts send payments to your bank account via direct deposit. You can request direct deposit payments online by completing a brief form and submitting a voided check. For more information, visit orhomecaretrust.org/resources/#common

For information on why you received the check, read the letter that came with the check and review the check stub.

Benefit Payment for Paid Time Off

Paid Time Off If the check stub says “55000-PTO-Houly HCW,” the check is from the Benefit Trust as payment of your Paid Time Off benefits. You should cash the check or deposit it.

Dear Participant,

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

| Item Description | Amount |
|---------------------|--------|
| 55000-PTO-Houly HCW | 1.00 |

If you have any question, please contact the Trust Administration office at 1-844-507-7554, option 3, option 2.

Sincerely,

Oregon Homecare Workers Benefit Trust

Reimbursements for Expenses Related to a Qualified Health Plan

Binder Premium If the check stub says “**52017-Binder Payment**,” the check is from the Supplemental Trust as reimbursement for the first premium due to your insurance carrier (a “premium” is the monthly amount that you must pay to your insurance company to maintain your insurance). You should cash the check or deposit it. You then must pay your insurance carrier for your monthly premium with your own funds—either with a personal debit or credit card or via personal check. Your insurance carrier cannot accept the check sent to you by the Supplemental Trust.

Your premium is due by the first of the month for that month’s insurance, so it is highly recommended you set up automatic payments to make sure your premium is paid on time. If you don’t make your premium payment on time, your insurance carrier may cancel your insurance for the rest of the year. For more information, visit orhomecaretrust.org/2019-enrollment-materials/#faq

Dear Participant,

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

| Item Description | Coverage Date | Amount |
|----------------------|---------------|--------|
| 52017-Binder Payment | 11/01/2018 | 1.00 |

If you have any question, please contact the Trust Administration office at 1-844-507-7554, option 3, option 2.

Sincerely,

Oregon Homecare Workers Supplemental Trust

Deductible Reimbursement If the check stub says “**52000. Deductible Reimbursement**,” the check is from the Supplemental Trust to reimburse you for a covered deductible that you paid under your medical insurance plan (a deductible is the amount you must pay for the services that your insurance plan covers before your insurer begins to pay). You should cash the check or deposit it.

Dear Participant,

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

| Item Description | Coverage Date | Amount |
|---------------------------------|---------------|--------|
| 52000. Deductible Reimbursement | 11/01/2018 | 1.00 |

If you have any question, please contact the Trust Administration office at 1-844-507-7554, option 3, option 2.

Sincerely,

Oregon Homecare Workers Supplemental Trust

Premium Reimbursement If the check stub says “51000. Premium Reimbursement,” the check is from the Supplemental Trust to reimburse you for your monthly premium payment due to your insurance carrier. You should cash the check or deposit it. You then must pay your insurance carrier for your monthly premium with your own funds—either with a personal debit or credit card or via personal check. Your insurance carrier cannot accept the check sent to you by the Supplemental Trust.

If you have a Benefit Convenience Card, you may be able to set up automatic premium payments to your insurance carrier, rather than paying your premium with a personal credit card or check each month and then requesting reimbursement. Visit orhomecaretrust.org/2019-enrollment-materials/#faq for more information.

Dear Participant,

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

| Item Description | Coverage Date | Amount |
|------------------------------|---------------|--------|
| 51000. Premium Reimbursement | 11/01/2018 | 1.00 |

If you have any question, please contact the Trust Administration office at 1-844-507-7554, option 3, option 2.

Sincerely,

Oregon Homecare Workers Supplemental Trust

Reimbursements for Expenses Related to a Medicare Plan

Medicare Part B Reimbursement If the check stub says “51005-Medicare Part B Reimbursement,” the check is from the Supplemental Trust to reimburse you for your monthly Medicare Part B premium (a “premium” is the monthly amount that you must pay to your insurance company to maintain your coverage). You should cash the check or deposit it. You then must pay Medicare for your monthly premium with your own funds—either with a personal debit or credit card or via personal check. Medicare cannot accept the check sent to you by the Supplemental Trust. 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/medicare/#ddform

Dear Participant,

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

| Item Description | Coverage Date | Amount |
|-------------------------------------|---------------|--------|
| 51005-Medicare Part B Reimbursement | 11/01/2018 | 1.00 |

If you have any question, 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 “**52006-Medicare Supplemental Reimbursement**,” the check is from the Supplemental Trust to reimburse you for your monthly Medicare Supplemental premium. You should cash the check or deposit it. You then must pay Medicare for your monthly premium with your own funds—either with a personal debit or credit card or via personal check. Medicare cannot accept the check sent to you by the Supplemental Trust. 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/medicare/#ddfom

Dear Participant,

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

| Item Description | Coverage Date | Amount |
|---|---------------|--------|
| 52006-Medicare Supplemental Reimbursement | 11/01/2018 | 1.00 |

If you have any question, please contact the Trust Administration office at 1-844-507-7554, option 3, option 2.

Sincerely,

Oregon Homecare Workers Supplemental Trust

Medicare Deductible Reimbursement If the check stub says “**52005-Deductible Reimbursement - Medicare**,” the check is from the Supplemental Trust to reimburse you for a deductible that you paid under your Medicare plan (a deductible is the amount you must pay for the services that your insurance plan covers before your insurer begins to pay). You should cash the check or deposit it. You can also request direct deposit for Medicare deductible reimbursements by filling out the direct deposit form located on the Trust website: orhomecaretrust.org/medicare/#ddfom

Dear Participant,

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

| Item Description | Coverage Date | Amount |
|---|---------------|--------|
| 52005-Deductible Reimbursement - Medicare | 11/01/2018 | 1.00 |

If you have any question, please contact the Trust Administration office at 1-844-507-7554, option 3, option 2.

Sincerely,

Oregon Homecare Workers Supplemental Trust

Frequently Asked Questions

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 would 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 need to cash a check.

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, or call the Trust Administrative Office toll free at 1-844-507-7554 option 3 and then option 2.