

Southern Tier Building Trades Health Reimbursement Arrangement



Plan Year Information

Plan Year: 5/1/2026 – 4/30/2027

HRA Contribution Amount

You must be enrolled in the medical plan. Contributions are based on hours works.

Eligible Expenses

Eligible expenses include your out-of-pocket medical, dental and vision costs. All eligible expenses as defined by the IRS. Over the Counter items are not covered.

Online Account Access

Please visit Nova's Reimbursement Account Information Center at <https://myflexpend.com> or the NovaFlex App for up to date balances and claim status which includes any requests for additional documentation that may be needed.

How to Claim Reimbursements for Eligible Expenses incurred during the Plan Year:

- Use your **Innovations** Debit Visa Card. Please Keep all of EOB's and itemized receipts for documentation purposes!

Plan Run-Out Information:

What is a run out period?

The Run-Out Period is a set number of days after the plan year has ended in which you can file claims for expenses incurred during the previous plan year. Your plan year ends on 4/30/2027 so you will have until 4/30/2028 to submit claims for expenses incurred between 5/1/2026 and 4/30/2027.

****Only use your debit card to pay for services incurred within the current plan year. Submit a manual claim form to Southern Tier directly for services incurred during the previous plan year during the run-out period.***

Substantiation

HRA plans are sanctioned and regulated by the IRS. All procedures we follow, including determining qualified expenses, are required by Federal IRS regulations. Anytime the IRS gives a "tax-break," they have rules we must follow. Nova follows all procedures in accordance with IRS regulations, including determining qualified expenses.

What does Substantiation Mean? HRA substantiation consists of providing documentation to verify that your purchases were eligible expenses. The required documentation for Visa card purchases is the same documentation required for traditional paper claims. You must retain copies of all itemized receipts for each

benefit card transaction. We recommend you keep all documentation in a separate envelope at home or work.

If your expense(s) is not able to be automatically substantiated, you will be required to submit documentation to Nova to verify your expense(s). If required, you will receive notification from Nova requesting documentation within a specific timeframe. Failure to provide appropriate documentation within the specified timeframe may lead to the deactivation of your card.

Where can I submit Substantiation for reimbursement?

Online via Nova's Reimbursement Account Information Center <https://myflexpend.com> or the NovaFlex App

Fax (716) 774-8092

Mail - Nova Healthcare Administrators

P.O. Box 1534

Williamsville, NY 14231

Who can I call with questions regarding my Health Reimbursement Account

Nova Customer Service is available Monday – Friday 8am to 6pm at (716) 505-8566

- Balance Inquiries
- Card Replacement
- Reimbursement Status