

Benefits News

FOR ACTIVE AND RETIREE MEMBERS

Fall 2026 (Issue 12)

Welcome

Welcome to the fall 2026 issue of *Benefits News*. As the year winds down, it's the perfect time to get ahead: review your healthcare needs, schedule preventive appointments, and confirm any deadlines that could affect you or your family.

Inside, you'll find updates spanning healthcare, wellness, and financial protections available to you and your family. As always, the Fund is here to help you navigate your options and make the most of your benefits.

For more information about your benefits, including the Summary Plan Description, visit health49.org.

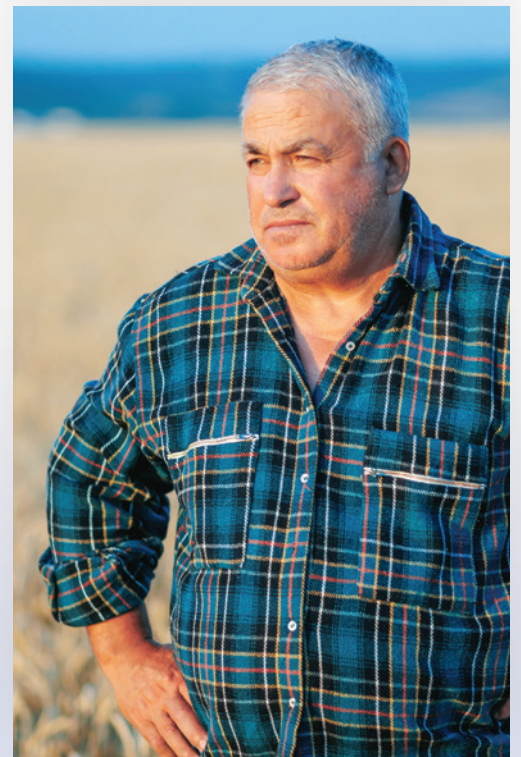


Reminder for Members Considering Retirement

If you're thinking about retiring before age 65, remember there's a new **Pre-Medicare Retiree Discount Program** that begins September 1, 2027, and changes how retiree self-pay amounts are calculated for new retirees.

Active members with full six-month Dollar Banks who want to participate in the current program, or in what will be referred to as the Grandfathered Retiree Self-Pay Program, should stop working on or before December 31, 2026. This will allow enough time to deplete your Dollar Banks before September 1, 2027.

Questions? Contact the Fund Office at **800-535-6373** (toll-free) or **952-854-0795** to discuss your retirement options. Read more about this change in the previous newsletter issue, which you can find on the Fund's website at health49.org > choose **Fund Newsletter** in the footer at the bottom of the homepage > select **Issue 11**.



Understanding Subrogation

If you or a covered family member is injured and another party may be responsible for the costs, the Fund may need to determine whether another insurance policy, individual, or organization should pay for related medical expenses. The Fund calls this process *subrogation*. It commonly applies to situations such as:

- » Auto accidents
- » Workers' compensation claims
- » Slip-and-fall injuries
- » Product liability claims
- » Other personal injury matters

Sometimes the Plan pays claims before the Fund has all the facts. If another party is ultimately responsible, the Plan will attempt to recover the amounts it had previously paid. Likewise, if you receive money from a settlement, lawsuit, or insurance payment related to an injury for which the Plan had paid some or all of your treatment, the Plan may have a first-priority right to your recovery.



What You Should Do

If you receive a subrogation or reimbursement form from the Fund:

- » Complete and return it promptly.
- » Provide any requested accident or insurance information.
- » Notify the Fund if a lawsuit, settlement, or other recovery is involved.
- » Inform your attorney that the Fund may have reimbursement rights if your injury results in a legal claim.

Your cooperation helps avoid claim delays, ensures claims are processed correctly, and helps protect Fund resources for all participants.

Why Does the Fund Request Information?

To determine whether subrogation applies, the Fund may ask you to complete forms or provide information about an accident, injury, insurance claim, or legal matter.

Responding quickly helps prevent delays and ensures claims are handled correctly. **Claims may be denied if required paperwork is not completed and returned.**

What Does “Deny and Offset” Mean?

If you do not provide the requested information, the Fund may deny related claims or offset future benefits until you resolve the matter. This helps protect Fund assets and administer benefits fairly for all participants and beneficiaries.

Protecting Plan Resources

The Fund has a responsibility to recover money when another source should pay for an injury or illness. Recovering these funds helps offset costs the Plan should not have to pay and preserves resources for the future.

End-of-Year Reminders

Schedule Care Before Year-End

Preventive care helps protect your health and catch potential concerns early. Because the Fund fully covers many preventive services, you can prioritize your well-being at no cost. Before the year ends, take a moment to schedule the following appointments:

- » An annual physical
- » Routine dental exams and cleanings
- » A vision exam
- » A Health Gauge screening, if you're eligible

If you need help finding a provider, TEAM can connect you with care and resources. Call **800-634-7710** to get started.

Connect with TEAM for Help Managing Stress

The holiday season can be rewarding, but it can also bring added stress. Whether you're dealing with mental, emotional, or financial struggles, TEAM offers confidential support and provides assistance with:

- » Stress, anxiety, and depression
- » Relationship and family concerns
- » Grief and loss
- » Alcohol and drug issues
- » Legal and financial challenges

Getting support is easy. Call **800-634-7710** or visit startwithteam.com.

How to Put Your HRA to Work for You

Use your Health Reimbursement Arrangement (HRA) to help lower your out-of-pocket healthcare costs. You can use your HRA to pay for a wide range of eligible expenses, such as:

- » Deductibles
- » Coinsurance
- » Eligible medical expenses
- » Self-payments
- » Retiree premiums

View your HRA balance and eligibility information through the member portal at health49.org.

Worker Wellness Program

The Worker Wellness Program (WWP) provides taxable wage replacement benefits for eligible active members when qualifying circumstances prevent you from working. Examples include illness, injury, medical appointments, severe weather, jury duty, a death in the family, and a temporary lack of available work.

Access your WWP account through the member portal at health49.org. You can review your account balance, enroll in direct deposit, and request wage replacement payments.

Note: Unused WWP balances carry over from year to year, but claims for missed work must be submitted no later than January 15 of the following calendar year. Any remaining WWP balance transfers to your HRA at retirement.

MN New Paid Family and Medical Leave Program

Effective January 1, 2026, Minnesota's new Paid Leave program provides eligible workers with paid time away from work for certain family and medical reasons. For members who work at least 50% of the time in Minnesota, these benefits may affect how Fund disability benefits are paid.

What you need to know:

If you're eligible for Minnesota Paid Leave because of your own illness or injury, you must first apply for Minnesota Paid Leave benefits.

- » The Fund's Accident and Sickness Weekly Benefit may begin after your Minnesota Paid Leave benefits end, allowing for up to 26 total weeks of benefits when eligibility requirements are met.
- » While receiving Minnesota Paid Leave for your own disability, the Fund may continue to credit your Dollar Bank if required documentation is submitted.
- » If you're taking Minnesota Paid Leave to care for a family member, the Fund may provide a partial contribution credit toward your coverage.

To notify the Fund of an upcoming leave or to ask questions about how time away from work may affect your Fund benefits, contact the Fund Office at **800-535-6373** (toll-free) or **952-854-0795**.

Understand HRA Forfeiture Rules

HRA funds are subject to Plan eligibility and forfeiture rules. If you're approaching retirement or your eligibility status changes, contact the Fund Office to understand how those changes may affect your HRA.