

## Frequently asked questions:

### **When are my benefits available?**

The annual allowance is available on January 1<sup>st</sup> for existing Trust members or the beginning of the month you become eligible if you are new to the Trust. You must use your full amount before December 31<sup>st</sup>. Unused benefits will not carry over into the next year.

### **What if I have trouble activating my card or you have not received a flexcard for purchases?**

If you have a problem verifying eligibility to activate your card or have not received a flex card, please contact Retiree Health Care Connect (RHCC) at 866-637-7555, Monday through Friday, 8:30 AM – 4:30 PM ET to verify your eligibility. RHCC will validate your account and then transfer you back to us to complete the activation process. Should there be an issue with your eligibility at the Trust, you must wait one week to have your record updated to activate your card.

### **How can I check my balance?**

Sign in to [uawtrust.org/otcbenefit](https://uawtrust.org/otcbenefit). All your current benefits and available balances will show.

### **What if my card is lost or stolen?**

You have to call **1-844-487-2770 (TTY: 711)** Monday through Friday, from 9 AM to 8 PM local time.

### **Do I lose benefits if I don't use them? What happens to unspent funds?**

Unspent dollars will not transfer to the next benefit year. You must use your annual allowance before December 31<sup>st</sup> of the plan year.

### **Can I use my card at self-checkout in store?**

Yes, you can use your card at self-checkout in any store where you see the OTC Network logo.

### **What if my card is denied?**

Please double check if the card is active and has balance available on the given benefit. Your Trust eligibility is the driver of your benefits. If your name, date of birth or address are incorrect or you have lost eligibility for your Trust benefits for any reason, you will not be able to use your card. You will need to contact RHCC at 866-637-7555, Monday through Friday, 8:30 AM – 4:30 PM ET to verify your eligibility and they can assist you in activating your card with CVS.

### **How long will it take to receive my order?**

Most orders will arrive in less than seven (7) business days. It may take longer during peak volume periods as well as for orders that have hazardous items. If you have not received your order within 14 days, please call OTC Health Solutions at **1-844-487-2770 (TTY: 711)** Monday through Friday, from 9 AM to 8 PM local time. You can use your card at any of the 68,000 retail locations where you see the OTC Network logo.

### **Can I cancel my order once it has been placed?**

Online orders can only be cancelled within 30 minutes after being placed. To cancel an order, you must talk to an agent.

### **Where can I get additional information about the products?**

In this booklet you will find SKU numbers that can be used at <https://www.cvs.com> to look up the images and item details.

### **How will the items be shipped?**

Items are shipped via UPS to your home at no cost to you. Should you not want items shipped to you using UPS, you have the option to shop at a retail location.

### **Can I return items and receive cash as reimbursement?**

No, you receive an allowance from the Trust to spend on eligible OTC items. There are no cash reimbursements allowed through the program.

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**What if I return an item?**

Your returned item will reflect as a credit on your account to be used only for OTC items.

**Will I receive a new card every year?**

Your card will be reloaded annually but you will not receive a new card every year. Do not discard your card.

**Are all of my purchases from the OTC catalog excluded from my taxable income?**

No, as noted in the disclaimer, not all items in the catalog are qualified medical expenses. For details, please refer to the disclaimer below. If you have additional questions, please consult your tax advisor.

In general, only your purchases of “qualified medical expenses” (as defined by section 213(d) of the Internal Revenue Code of 1986) with your OTC benefit are excludable from your taxable income. However, not all of the items in this catalog are qualified medical expenses, and whether an item is a qualified medical expense may depend on your specific situation. The Trust cannot provide tax or legal advice. You should consult your tax advisor with any questions.

**Additional notes:**

- Items in this booklet are for personal use and can only be ordered for the member.

**If you have not received your items within 14 days after ordering, please call: 1-844-487-2770 (TTY: 711), Monday through Friday, 9 AM to 8 PM local time.**

**DISCLAIMER:** In general, only your purchases of “qualified medical expenses” (as defined by section 213(d) of the Internal Revenue Code of 1986) with your OTC benefit are excludable from your taxable income. However, not all of the items in this catalog are qualified medical expenses, and whether an item is a qualified medical expense may depend on your specific situation. The Trust cannot provide tax or legal advice. You should consult your tax advisor with any questions.

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