

# 5 Simple Steps to Set Up Your Voluntary Employees' Beneficiary Association (VEBA)



Welcome to your VEBA! Learn how to submit claims, track your spending, and make the most of your VEBA benefits—in just five easy steps.



## 1. Download the mobile app and/or access your online portal

- Download the mobile app Coast Benefits, Inc. (the app has a picture of an orange sun with blue wave) or visit <https://coastbenefitsinc.lh1ondemand.com> the online portal. You must first log in on the website to establish your account but then you may use either or both to access your account, whatever you prefer.
- Log in: Use your provided credentials to log in. If you're logging in for the first time, click Existing User and you'll be prompted to create a new password and security questions.



## 2. Set up your account profile

- Contact preferences: Choose how you'd like to receive notifications about your VEBA (mail, email, text, etc.).



## 3. Activate your debit card

If your VEBA includes a debit card, your physical card should arrive in your home mailbox soon. You can also:

- Add your card to your mobile wallet: Visit the portal for device-specific instructions on how to add your debit card to your Apple or Android mobile wallet. Adding your card to your mobile wallet gives you convenient and secure access to your VEBA benefits.
- Order a physical card: You can request additional or replacement debit cards on the mobile app or online portal.



## 4. Explore your benefits

Visit the mobile app or online portal to access and explore your VEBA benefits in detail. It's your all-in-one resource to:

- Check your account balance. Review your available balance in your VEBA.
- View eligible expenses. Use the resources to learn which medical expenses are eligible for reimbursement.
- Set up direct deposit. Add a direct deposit method for reimbursements, if available.



## 5. Use your benefits

You can now use your benefits for eligible medical expenses, or request reimbursement for out-of-pocket costs. Here's to your health! Check the full list of eligible expenses attached to your activation email or on the [coastbenefits.com](https://coastbenefits.com) website (click Plan and then select MTA RSHP).



## Need more information?

**Learn the lingo:** For a list of key terms and helpful tips that will empower you to navigate your benefits with confidence check out the VEBA at a Glance Form or visit <https://www.healthcare.gov/sbc-glossary>

**Ask the experts:** Find the answers to common questions in MTA VEBA FAQ Questions that was attached to the activation email

## Still need answers?

Our team is here to help! Contact Coast Benefits at (800) 886-7559 or [mtarshp@coastbenefits.com](mailto:mtarshp@coastbenefits.com) for assistance with account setup or any other questions you may have.



# Montebello Teachers Association Retiree Supplemental Health Plan

Health Reimbursement Arrangement

Administered by Coast Benefits, Inc.

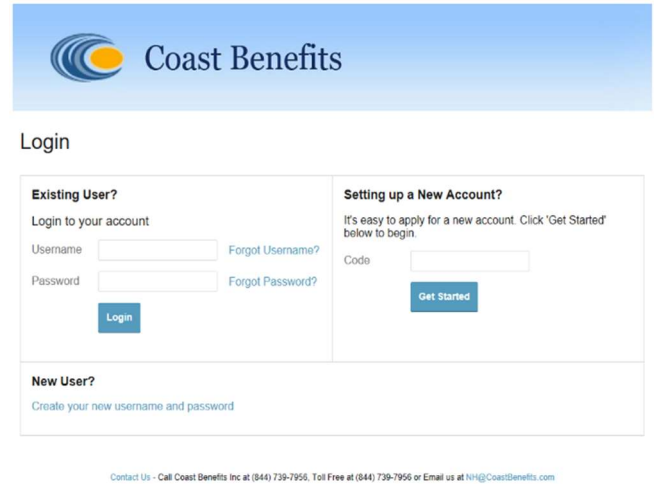
## Instructions for Using Your Portal

### Logging On

- Go to <https://coastbenefitsinc.lh1ondemand.com>
- Click Existing User
- Enter your username and password.
- Click **Login**.

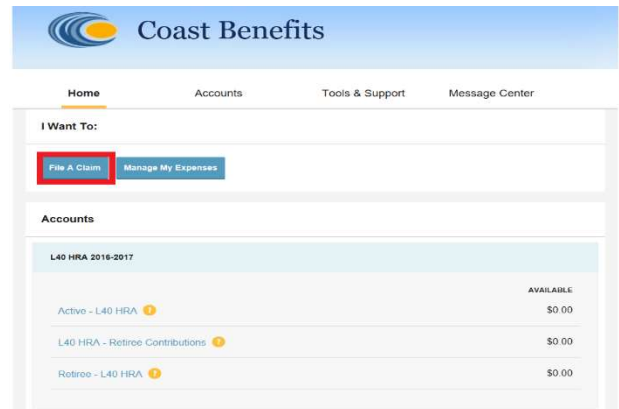
Your username and Password will be emailed to you once your account is activated with the portal.

You will have 60 days to log in and set up your security questions and new password. After 60 days, you can create a new password by contacting Coast Benefits at **(800) 886-7559**



### Creating a Payment or Requesting a Reimbursement

- After you have logged in, click on the **File a Claim** button.
- On the next screen, select the **Pay From** drop-down menu and select **Medical**.
- Then go to the **Pay To** drop-down and:
  - To reimburse yourself for a previous expense, select **Me**.
  - To pay a provider, select **Someone Else**.
- Then follow the prompts.



Coast Benefits, Inc.  
 3530 Camino Del Rio North, Suite 110  
 San Diego, California 92108  
 Telephone: (800) 886-7559 (toll-free)  
 Fax: (619) 501-3250

# Valid Documentation Examples

To approve your expense, your documentation needs the following details:

- **Name** of provider or merchant
- **Date of service** received or item purchased
- **Description** of service received or item purchased
- Dollar **amount** (after insurance, if applicable)
- Proof of **Payment** (receipt saying paid; cancelled check; credit card statement showing payment)

Examples of unacceptable forms of documentation include:

- Provider statements that only indicate an amount paid balance forward or previous balance
- ONLY Credit card receipts (need invoice with the receipt, showing description of service and date)
- Bills or invoices for pre-paid medical expenses (i.e. services not yet incurred)



## Statement

Company name: ACME Health  
Street address: 91 Halifax St  
City: Massillon  
State: Ohio  
Zip: 44646  
Phone: (202) 555 - 0112  
Email: acme@health.org

BILL TO

Name **John Smith**

Street address: 8977 Theatre Lane  
City: North Olmsted  
State: Ohio  
Zip: 44070  
Phone: (202) 555 - 0133  
Email: jsmith@health.org

Date: 06/21/2019  
Statement #123122

Date	Description	Balance	Amount
<b>01/01/2019</b>	<b>Office visit - Name of Physician</b>	\$150.00	\$150.00

Current	1-30 days past due	31-60 days past due	61-90 days past due	over 90 days past due	Amount Due
—	—	—	—	—	<b>\$150.00</b>

Remittance

Statement #123122

Date

Amount Due

Amount Enclosed

# RX Receipt

**John Smith**

RX # 0268926-13036

**Date: 06/21/2019**

**Amoxicillin**

QTY: 90      2 refills

Refill      NDC: 00074

Retail Price: \$131.89      Your insurance saved you: \$36.78

**\$95.11**

MFG: ABBVIE

XXX.X      /S.ALLEN

GROUP # 0789

CLAIM REF # 123602196315026

37 KETCH HARBOUR DRIVE, HACKETTSTOWN, NJ 07840

PH: (202) 555 - 0152



Health Company

## Explanation of Benefits

Date: 06/21/2019

Recipient: **John Smith**

Date of service	Claim	Description	Provider	Charges	Deductible	Copayment	Coinsurance	You owe
<b>06/15/2019</b>	1332	<b>Office visit</b>	<b>City Medical</b>	\$135.00	\$750.00	\$25.00	\$35.00	<b>\$100</b>

**Total \$100.00**

Total deductions      \$35.00

Total cost of visit      \$135.00

# VEBA Questions?

## We've got answers!



Make the most of your health reimbursement account benefits—without having to call or click! Use this easy FAQ to find answers to common questions and helpful tips for using your VEBA. Whether you're new to the program or need a quick refresh, you'll find the information you need to get started and stay informed.

### **How do I log in to my VEBA?**

If you're a first-time user, visit the online portal at <https://coastbenefitsinc.lh1ondemand.com> and use the credentials provided in your activation email to log in. Follow the instructions in your activation email to log-in to your account, set a password, and answer your security questions. After you have logged in for the first time, you may download the mobile app **Coast Benefits, Inc.** (picture of an orange sun and blue wave) and use your provided credentials to log in.

### **How can I view my balance and track my spending?**

To track your spending and view your balance, log in to the online portal or the mobile app. Your current balance will be displayed and you can review all transactions and claims. You can also set up alerts to notify you of your balance and activity.

### **What expenses can I use my VEBA for?**

You can use your VEBA for a wide variety of eligible healthcare expenses, including doctor visits, prescription medications, dental care, and more. Check the full list of eligible expenses attached to your activation email or on the [coastbenefits.com](https://coastbenefits.com) website (click Plan and then select MTA RSHP).

### **How do I submit a claim for reimbursement?**

Log in to the online portal or the mobile app and choose Reimburse Myself, and follow the prompts to upload your receipts or itemized statements. Your claim will be reviewed, and you'll be notified once it's processed.

### **How long does it take to receive reimbursement?**

Reimbursements are typically processed within 7-10 business days. Due to the high volume of claims for the MTA RSHP Plan, this may take up to 2-4 weeks depending on the amount of claims received. We appreciate your patience at this time. Check your claims status anytime on the mobile app or portal. Please note, all ACH direct deposits have a \$0.35 bank processing fee.

## How do I set up my debit card in my mobile wallet?

Setting up your debit card in your mobile wallet is easy!

Follow these steps:



Open your mobile wallet on your Apple or Android device (Apple Pay, Google Wallet, etc.).



Add your debit card by entering the card details provided in the portal.



Use your digital debit card! Once added to your mobile wallet, you can make eligible purchases directly from your mobile device.

## What happens if I lose my debit card?

If your card is lost or stolen, please report it immediately through the mobile app or online portal, and we'll send you a replacement card.

Need more assistance? **Ask the experts!**

If you have additional questions or need support, contact Coast Benefits:



Call (800) 886-7559



For inquiries or support, contact [mtarshp@coastbenefits.com](mailto:mtarshp@coastbenefits.com)

# Your MTA RSHP VEBA At-a-Glance: A Go-To Guide for Understanding your Benefits



Navigating your MTA RSHP VEBA benefits is easier when you know the terms. Our glossary provides clear definitions of key terms and concepts, so you can make informed decisions and get the most out of your benefits. Whether you're new to VEBAs or just need a quick reference, you'll find the answers you need right here.

## **Voluntary Employees' Beneficiary Association (VEBA)**

A tax-advantaged account, authorized by IRS Section 501(c)(9), that provides reimbursement for health-related medical expenses (premiums, deductibles, copays).

### **Balance**

This is the total amount available in your VEBA account. This amount can be used to pay for eligible expenses, or you can request reimbursement for healthcare costs you've already paid. Your balance is your total Allocated Amount. Once this amount has been fully reimbursed, your account will be closed. You can view your available VEBA balance anytime on the **Coast Benefits, Inc.** (picture of an orange sun and blue wave mobile app or on your online portal at <https://coastbenefitsinc.lh1ondemand.com>)

### **Claim**

A request to be reimbursed for eligible expenses (see below). You submit claims through the mobile app or online portal for review and reimbursement (see below).

### **Allocated Amount**

Allocated Amounts are determined as **44.93%** of the following: the participant's estimated total contributions paid into the Plan minus the estimated total premium reimbursements the participant has already received. Your Allocated Amount is the amount you will receive from the MTA RSHP VEBA in reimbursements, by submitting claims for covered health care expenses.

### **Direct Deposit**

A seamless way to transfer your reimbursement funds directly to your bank account.

### **Eligible Expenses**

Medical expenses that can be reimbursed through your MTA RSHP VEBA. This can include doctor visits, prescriptions, dental care, and healthcare costs. See the full list of eligible expenses attached to your activation email or on the [coastbenefits.com](https://coastbenefits.com) website (click Plan and then select MTA RSHP).

## Debit Card

A debit card provided by the bank that supports your MTA RSHP VEBA. With this card, you can pay for eligible expenses directly at participating healthcare providers or for eligible purchases at retail stores. However, you don't need to carry your physical debit card if you add your debit card to your mobile wallet.

## Mobile Wallet

A digital wallet that lives on your smartphone (like Apple Pay or Google Wallet) that allows you to store your debit card for easy use. You can add your debit card to your mobile wallet at any time; you can find device-specific instructions for Apple and Android in your mobile app or online portal.

## Plan Year

There is no Plan Year or expiration for your MTA RSHP VEBA.

## Reimbursement

The process of submitting eligible expenses to your VEBA for payment. After approval, funds are sent directly to you via Direct Deposit

Need more assistance? **Ask the experts!**

If you have additional questions or need support, contact Coast Benefits:

Call **(800) 886-7559**



For inquiries or support, contact [mtarshp@coastbenefits.com](mailto:mtarshp@coastbenefits.com)





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Voluntary Employees' Beneficiary Association**

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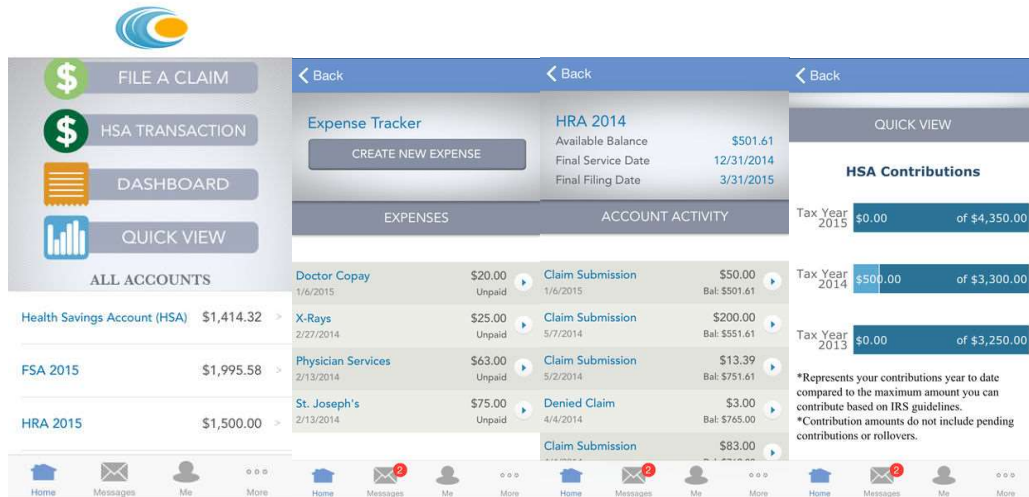
**MOBILE APP**

**Manage your VEBA account from the palm of your hand**

The **Coast Benefits, Inc.** app lets you easily and securely access your VEBA account, submit claims and upload receipts anywhere at any time.

Wondering whether your account has enough money to pay a bill or make a purchase? The **Coast Benefits, Inc.** app puts the answers at your fingertips.

- Quickly check available balances and account details
- View charts summarizing account information
- Set account alerts and get notifications via text message
- View claims requiring receipts
- Link to an external web page to obtain helpful information such as a list of eligible expenses
- Use your device of choice Apple or Android



Get started with the Coast Benefits, Inc. app in minutes.



Download the **Coast Benefits, Inc** app for your chosen device from the Apple App Store or Google Play and log in using the password you used to access the Health Reimbursement Arrangement Consumer Portal. \*Please note that you must first log in to the consumer portal prior to accessing the Mobile App. Touch ID Log-In available for (iOS-Apple only) allows consumers to login to their Mobile App with the touch of their finger.