



Carewell SEIU 503 offers Healthcare Cost Assistance (HCA) benefits.

HCA benefits help eligible care providers pay for the costs of monthly net premiums for individual health (medical) insurance under a Carewell-approved health plan* offered through the federal or state-based health insurance Marketplace. HCA benefits also assist with eligible out-of-pocket medical expenses through the end of the calendar year, up to \$7,165 in 2025.

If you're enrolling in a Marketplace plan for the first time, you probably need to wait until Open Enrollment to enroll. This is generally between November 1 and January 15. However, in the event that:

- you become eligible for Carewell SEIU 503 benefits (Dental, Vision and Hearing, Employee Assistance Program benefits) after the end of the last Open Enrollment period, and
- you are enrolled in a non-approved plan* through a health insurance Marketplace, you may qualify for a **temporary Healthcare Cost Assistance benefit. This means you receive premium reimbursements and assistance with eligible out-of-pocket medical expenses through the end of the calendar year.**

* The list of approved plans is posted on our website at CarewellSEIU503.org/approved-plans. Approved plans for the upcoming year are published on the website in late October or early November at the start of Open Enrollment.

To keep receiving Carewell SEIU 503 HCA benefits after the end of the year, you must enroll in a Carewell-approved plan at the first opportunity and no later than Open Enrollment (generally between November 1 and January 15). Otherwise, your Carewell SEIU 503 HCA benefits stop at the end of the calendar year.

How to apply

To receive premium reimbursements, you must submit every month:

- A medical premium reimbursement request.
- Proof of individual insurance coverage including the care provider's name, the gross premium, Advance Premium Tax Credit (APTC) if applicable, net premium, effective date of policy, and the name of any person besides the care provider covered by the policy.
- Proof of payment-invoice from the insurance carrier.

How to request medical premium reimbursement

Log in to MyCarewell503.org:

- Click the "Request Payment and Reimbursements" icon, bottom right of page
- Then click "Premium Reimbursement" from menu on left, select the month, and upload your proof of premium payment.



How much of my premiums will this benefit cover?

If you qualify, you will receive reimbursements for your monthly net premium **up to \$476 per month in 2025.**



Stability. Support. Dignity.

Carewell SEIU 503 is the family of training and benefits hard-won by SEIU 503 homecare and personal support workers. Delivered by RISE Partnership, a nonprofit supporting Oregon's care providers and public sector workers with outstanding training, education, and benefit navigation.



How will premium reimbursements work?

Every month you must pay your insurance carrier directly for the monthly premium amount. Once you receive the premium bill, submit a medical premium reimbursement request with a copy of the premium bill and proof of payment to Carewell SEIU 503.

You must submit the medical premium reimbursement request and required documents every month. When all required documents are processed and approved, Carewell SEIU 503 sends premium reimbursements by check or by direct deposit.

Direct deposit is much faster and safer than receiving checks by mail. To sign up for direct deposit, log in to MyCarewell503.org:

- Under the main menu on top left of page, click on “Other Preferences and Forms”
- Then click “Preferred payment”

What about out-of-pocket expenses?

Care providers receiving HCA benefits are mailed a Benefit Convenience Card (BCC) from Ameriflex. While you can't use the BCC for your premium payments until you enroll in an approved plan, you can use the BCC for all covered out-of-pocket medical expenses (up to \$7,165 in 2025). The BCC can be used at doctors' offices, pharmacies, and other medical provider locations to pay any amounts owed for services covered under an approved health plan such as:

- Deductibles
- Copayments
- Coinsurance
- Prescriptions

No internet? Need forms mailed to you? Questions about Carewell SEIU 503 benefits?

Call 1-844-503-7348

Monday—Friday, 8am—6pm (PST).



We can help you
in your preferred
language!

For more information about Carewell SEIU 503 Healthcare Cost Assistance benefits, please visit our website at CarewellSEIU503.org/approved-plans.

Or scan this QR code with a phone or tablet to go to our website.

