

Email to NCRO Members regarding change to Via Benefits from WageWorks/HealthEquity for the administration of claims filed for reimbursement from the HRA and RHCA effective January 1, 2022

SUBJECT: IMPORTANT: Jan 1, 2022, change to Via Benefits (VB) from WageWorks/HealthEquity (WW/HE) for reimbursements from the HRA and RHCA

Dear NCRO Members:

Very recently we expect that you all have received a communications “postcard” from Via Benefits and an email from FCA’s (Stellantis’) Benefit Communications about the change as of January 1, 2022. Beginning then, Via Benefits will administer the reimbursement claims for our HRAs (Healthcare Retirement Accounts) and our RHCA’s (Retirement Healthcare Accounts). We have been in email contact with Stellantis HR about the change and are sharing with you what we have learned, including some “behind the scenes” changes.

On the NCRO.org website, we have removed all the claims-filing information with WageWorks/HealthEquity and will be replacing it with claims filing information regarding Via Benefits.

#### **WHAT IS CHANGING – Where we submit claims**

- As of December 13, WW/HE is no longer accepting claims, whether on-line, mailed or faxed.
- Via Benefits will NOT have our history of our claims filed with WW/HE, but retirees **will have access to WW/HE (by website or phone) for that history -- Participant.WageWorks.com**
- VB will have our HRA balances at the end of 2021 (if any) and will receive our 2022 HRA amounts the first week of January to add to any carry-over 2021 balances
- As of January 1, 2022, VB will begin accepting our claims on its website or faxed or mailed (not before).
- **VB WILL REJECT mailed claims filed using the WW/HE form.** There is a new paper form that is on the VB website and we will post a link to it on the NCRO Insurance Committee page at <https://ncro.org/medicare-soc-sec/>.
- VB representatives are also available to us before January 1: **1-800-953-5395 (TTY 711) Mon. - Fri. 8 a.m. to 7 p.m. Eastern Time**

#### **ESTABLISHING YOUR ACCOUNT at Via Benefits:**

- The **VB website address is ViaBenefitsAccounts.com**. Stellantis alerts us to use this link and not rely on a web search for ViaBenefits which may take you to a different VB website.
- You will need to set up your account on **ViaBenefitsAccounts.com**. You can do that **NOW!** No need to wait until January 1. Use your email address and your **SSN** and not your “CID” or “DCID” (or whatever it is called now) to do that.
- Reimbursement by Direct Deposit is recommended by VB and Stellantis and you should be prompted to set that up. **Your direct deposit information on WW/HE will NOT automatically transfer to VB.** If you receive mailed paper checks, that will continue for a duration still to be decided by Stellantis.

#### **WHAT IS NOT CHANGING:**

- Most aspects of our eligible expenses and claims filing are not changing. This is a change in the third party administrator, not in our HRA amounts, for example.
- We understand that the documentation to support online and paper claims at VB is the same as it was at WW/HE. This includes the proof of payment of the expense. The expenses eligible for reimbursement have not changed.
- **We understand that after VB receives the 2022 HRA credits from Stellantis, it will process the “carry-over” 2021 approved-but-not-yet-reimbursed claims that had been on file at WW/HE as**

**of December 31, 2021.** This means that, as with WW/HE, many retirees will receive a larger initial payment in January comprised of 1) any carry-over 2021 approved claims, 2) any newly approved 2022 claims processed by VB and 3) the January, 2022 “Health Plan Auto Pay” amount for those retirees on Medicare who have left that indicator as “on” on the VB website.

- The automatic reimbursement of Medicare Part B base premiums will continue. For 2022, this amount is increased to **\$170.10**. **NOTE: this alone will now reimburse the entire maximum single or married HRA amounts of \$1975 and \$3725 (\$1975+\$1750).** The NCRO has tried but has not been successful in convincing Stellantis of the need to increase the HRA amounts. We’ll keep trying.
- Like WW, VB will not know or have access to our balances in the RHCA at Merrill Lynch. However, VB will process reimbursements from the RHCA weekly.
- For retirees who had been receiving automatic monthly reimbursement of the Medicare Part B premiums, that will continue.

#### **WHAT IS CHANGING: Claims filing**

- **One claim filing convenience will cease:** WW had accepted the filing of one claim for monthly reimbursement of the amounts. VB does not do this. So, for recurring monthly expense amounts (such as Medigap or Part D or other Insurance premiums), we will now need to submit separate claims monthly for reimbursements. Or, submit claims in “batches” following the months the premiums were paid, with support of the payment of each of the separate months’ payments.
- **For RHCA reimbursement claims, the funds must be moved PRIOR TO claim submission.** If funds are not available at time of claim submission, the claim will be denied and will need to be resubmitted once funding is available. **NOTE:** partial payments will be approved (for example, if the approved claim is for \$1000 and \$750 is available, \$750 will be paid out. To receive the remaining \$250, a new claim must be submitted.)
- **For retirees who had NOT been receiving automatic monthly reimbursement of the Medicare Part B premiums, the default setting at VB will be for automatic reimbursement.** A retiree who does not want that will have to be changed on the VB website dashboard / homepage. See the line that says: “HEALTH PLAN AUTO PAY”
- **Good news: Remediating a denied claim:** If a claim is denied due to a **documentation issue** (not a funding amount issue) a new claim is not needed; instead you can add the correct supporting documentation to the existing pended claim.

#### **Reminders**

- **The VB website address is [ViaBenefitsAccounts.com](https://ViaBenefitsAccounts.com)**
- **VB representatives are also available to us before January 1: 1-800-953-5395 (TTY 711) Mon. - Fri. 8 a.m. to 7 p.m. Eastern**
- **Your direct deposit information on WW/HE will NOT automatically transfer to VB, and you do not have to wait until January 1 to set up direct deposit.**

As the NCRO learns more (especially as to what might have changed), we will share that with you. Please work first with Via Benefits to resolve any issues that arise. If they cannot be resolved, the best way to ask for NCRO help is to email the Insurance Committee at [InsCom@NCRO.org](mailto:InsCom@NCRO.org) with as much detail as possible as to your attempts for resolution.

With best wishes to all for the New Year,

Your NCRO Insurance Committee,  
[InsCom@NCRO.org](mailto:InsCom@NCRO.org)