

## Welcome to Via Benefits HRA and RHCA Administration

FCA US LLC has chosen Via Benefits as their trusted partner for the Healthcare Retirement Account (HRA) and the Retirement Health Care Account (RHCA). You may have one or both accounts, depending on your eligibility. If you used the Via Benefits Medicare marketplace to select a supplemental Medicare plan, you probably recognize our name. In addition to managing a marketplace for insurance plans, we provide support and advocacy through the year to help you use your HRA and RHCA to get reimbursed for eligible health care expenses.

### Access your account on our website or mobile app.

To get started, follow the steps below:

**1** Visit **viabenefitsaccounts.com** or use the Via Benefits Accounts mobile app and select **Create Account** under **New User**.

**2** Enter your Social Security Number, Date of Birth, and ZIP Code.

**3** You'll then be prompted to enter your email address as a User ID (you may be prompted to validate your email address if it's new to our system). Next you'll be prompted to create and verify a secure password.

**4** After signing in, you'll receive a code via email that you'll need to enter. You'll also be asked to set up a secondary contact method (phone or text) to ensure account security. You can update these settings on the Via Benefits Accounts mobile app or website.

**5** You're now ready to view your account, set notification preferences, and enter your direct deposit information.



PO Box 12345  
City Name, PA 67890-1234



John Smith  
1234 Street Name  
Any Town, OH 12345  
United States

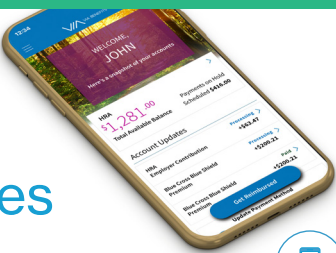
### We're here to assist you

Via Benefits  
1-800-953-5395 (TTY: 711)  
Mon. - Fri. 8:00 a.m. to  
7:00 p.m. Eastern Time.



### Tap into the advantages of our mobile app

You can access your accounts anytime, anywhere, with the Via Benefits Accounts mobile app. Review expenses, get reimbursed, monitor the progress of a request, and get important updates right at your fingertips!



### We're here to assist you

**Mobile App**

Download the Via Benefits Accounts app



**Online:** [viabenefitsaccounts.com](https://viabenefitsaccounts.com)



**By Phone:** 1-800-953-5395 (TTY: 711)  
Monday through Friday, 8:00 a.m. to  
7:00 p.m. Eastern Time.



## Your Healthcare Retirement Account Administration

Use the website and Via Benefits Accounts mobile app to manage your accounts. **Look inside for more important information!**





## Your Healthcare Retirement Account (HRA)

This account can be used to get reimbursed for eligible expenses, which include premiums (such as Medicare) and out-of-pocket healthcare expenses like prescription drugs or medical supplies. Expenses must be incurred by you, your spouse or eligible dependents at retirement. New dependents can't be added after you retire.

This account requires supporting documents for expenses, so save receipts that describe the date, the amount, the provider, the service description, and who received the service.

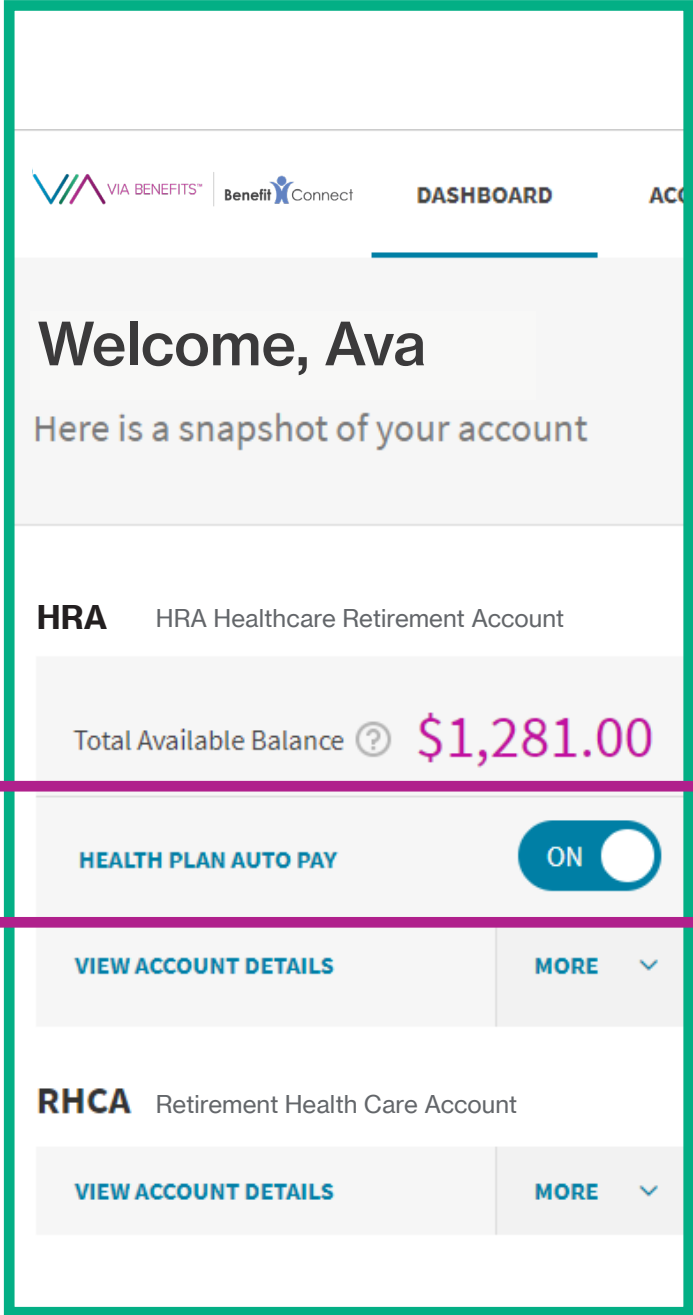
## Health Plan Auto Pay

Your account includes a handy Health Plan Auto Pay feature that will automatically process a Medicare Part B premium reimbursement request and deposit the payment in the account you set up for direct deposit. If you'd like to submit premium reimbursements yourself, you can turn off this feature using the slider in the **Dashboard**.

## Your Retirement Health Care Account (RHCA)

You can check the available funds in your RHCA, managed by Merrill, a Bank of America company, at **benefits.ml.com** or call 1-877-483-SAVE (7283).

To receive reimbursement, you must have the requested amount in your Merrill Institutional Money Market II Fund (the Fund) or transfer



## Direct Deposit Setup Required

**Direct deposit is the fastest and most convenient way to receive payments.** That is why it is important to set up your direct deposit information with Via Benefits as soon as possible. If you need to add or update your bank account information, you can do so on our website or with our mobile app.



Follow the steps below to set up your direct deposit

**1** Look up the account number and routing number for the bank account you'd like to use for direct deposit and have it handy.

**2** Sign into **viabenefitsaccounts.com**.

**3** You can set up direct deposit in the **Banking Information** section of your **Profile**.

**4** Fill out the fields on the **Add Bank Account** page and click **Save**.

## Your Reimbursement Process

From the **Dashboard**, select **Get Reimbursed** to submit reimbursement requests for paid premium expenses or out-of-pocket healthcare expenses, like doctor office visits or prescription drug copays.

If you only have an HRA, your reimbursement will be paid from that account. If you have both an HRA and a RHCA, you **must** indicate from which account you wish to be paid, including

from your HRA and then (when your HRA is exhausted) your RHCA.

**Important:** If an expense is **not approved**, it can be resolved from our website or the Via Benefits Accounts mobile app by providing the information needed based on the reason provided. **A new reimbursement request should not be submitted to correct a request that was not approved.**

## What supporting documents should I use?

**Examples of acceptable documents include:**

- Premium statements
- Social Security Benefit Award letter
- Notice of Medicare Payment Due
- Explanation(s) of Benefits
- Itemized receipts

**For paid premium expenses, provide a supporting document that shows:**

- Premium coverage period (e.g., 01/01/2021 – 01/31/2021)
- Provider/carrier (e.g., Humana, AARP)
- Individual serviced (e.g., John Doe)
- Premium amount (e.g., \$100.00)
- Proof of payment (e.g., Paid in Full)

**For out-of-pocket healthcare expenses, provide a supporting document that shows:**

- Date of service (e.g., 01/01/2021)
- Expense category (e.g., Medical, service description)
- Provider/carrier (e.g., Dr. Smith, AARP)
- Individual serviced (e.g., John Doe)
- Amount (e.g., \$100.00)

## Understanding Your Payments

Our website and the Via Benefits Accounts mobile app provide details about expenses you have submitted, including if they have been paid, partially approved, not approved, or denied. Complete information can also be downloaded from the website.

When your reimbursements are paid, Via Benefits will notify you and make an Explanation of Payment available online. That reimbursement will appear as “Via Benefits” in your direct deposit account. If any part of your reimbursement request is denied or not approved, Via Benefits will provide an Explanation of Unpaid Expenses via email or mail, depending on your notification preferences. You may need to take action,

such as providing additional supporting documents.

If you don't have a sufficient balance in your HRA, Via Benefits will pay as much of the reimbursement request as possible. The remaining amount will be paid when your HRA balance is sufficient. If you choose to be reimbursed from your RHCA only, but there are not sufficient funds in your Merrill Institutional Money Market II Fund, the reimbursement request will be denied.

Health Plan Auto Pay for Medicare Part B premiums is turned on for your account by default. You can submit separate reimbursement requests for any difference between the automatic reimbursement and your paid premium.