

## EMAIL TO NCRO MEMBERS

(Created per discussion at Jan 17, 2022, NCRO Board Meeting)  
Incorporating comments from John K and Paul

### EMAIL SUBJECT: Highlights of Helpful Information about submitting claims to Via Benefits

This summary of certain highlights comes from the NCRO's Insurance Committee and is based in large part on members' questions received even following the December and January email and mailed communications from Via Benefits, Stellantis and the NCRO.

Members who have difficulties resolving issues with Benefit Connect or Via Benefits may contact the NCRO Insurance Committee with as much detail as possible (who you are and who you spoke with-and-what-when-how, etc.). Email to ***InsCom@NCRO.org***

### **Highlights of Helpful Information about submitting claims to Via Benefits (VB), Stellantis' new administrator for reimbursing from the HRA and RHCA**

#### **Via Benefits Claims Processing:**

1. Even though VB began accepting claims January 1, 2022, VB will process your new claims for expenses incurred prior to 2022.
2. The VB number for claims is **1-800-953-5395** (M-F 8am-7pm Eastern). The website is **viabenefitsaccounts.com**. VB reps will help retirees establish an online VB account.
3. Just before January 1, 2022, WageWorks (WW) sent to VB the HRA 2021 year-end balances, if any, plus the approved WW claims WW had processed before 2022. VB uses this data when it makes its distributions, including the one made in January, 2022.
4. VB will automatically reimburse \$170.10 each month in 2022 from the HRA for the age 65+ retiree and/or 65+ spouse. This is the Medicare Part B premium that is deducted from the monthly Social Security payment. (At WW, the retiree had to elect the "auto pay" feature.)
5. The automatic HRA reimbursement can be turned off on the Dashboard page of the viabenefitsaccounts.com site – toggle "off" the HEALTH PLAN AUTO PAY indicator, or by calling VB and requesting that the rep turn it off.
6. During the year, if the HRA has been fully disbursed, future "auto payments" will cease, but the year's remaining months' amounts will be "pending" until additional HRA amounts may be added by Stellantis. (Was the same with WageWorks (WW)).
7. **NOTE: using "auto pay" for the Medicare Part B premium will enable your full maximum HRA account to be disbursed.** ( $\$170.10 \times 12 = \$2041.20$ , which is more than the 2022 retiree HRA maximum of \$1975 retiree or the spousal HRA maximum of \$1750)
8. Retirees / spouses with greater Part B premiums must file for **only that excess** to be also reimbursed for the excess. (Was the same with WW).
9. If you turn off HRA "auto pay", you can file for the total Part B premium amount, from either the HRA or the RHCA. Either submit month-to-month, or annually at the end of the year.
10. Approved claims from the HRA that have not been able to be paid because the HRA amount was fully paid out, will be paid from any HRA the following January. (Same as WW)
11. If an online claim has been denied because of insufficient supporting evidence, the retiree will be notified. The claim does not have to be fully resubmitted. The missing support can be added to that claim online. (At WW, the entire claim needed to be fully resubmitted)
12. Payments from the HRA continue to be tax-free, as they were from WW.

## Direct Deposit for payments from Via Benefits

1. **The WW direct deposit data did not transfer to VB and retirees must set up direct deposit again on the VB website.** For your account security, VB reps will coach retirees through this, but will not set up the direct deposit for a retiree.
2. VB has a bank verification process after direct deposit information is entered, and retirees need to wait until they are notified (email) about the verification to be sure it's been processed.
3. **If direct deposit is not set up, a paper check will be issued to the retiree's address on VB's records.** Issuing paper checks adds 7-10 days to the time to receive the funds.
4. Stellantis has advised that at some point in the future, they will decide whether paper checks will be continued. The NCRO encourages all retirees and surviving spouses to set up direct deposit – the reimbursement is quicker and in the account even when we travel.
5. **VB requires that reimbursement for insurance premiums (e.g., Medigap, Advantage, Dental, LTC, etc.) be submitted each month** (or for multiple past months if submitted after the premium has been paid). WW had a process to submit once annually to allow monthly reimbursement from the HRA.

## Retiree Health Care Account (RHCA)

1. VB also process claims from the RHCA, like WW did.
2. However, **RHCA funds need to be in the Institutional Money Market Fund II at Merrill Lynch when the claim is filed.** This is because VB submits RHCA claims to ML more quickly and more often than WW did. (At WW, the funds could be added at ML later.)
3. At VB, if the funds at ML are insufficient, an amount up to the Fund balance will be disbursed and the rest of the claim will be denied and will need to be resubmitted.
4. "Auto Pay" of Medicare Part B premiums does not apply to the RHCA. But, if "auto pay" is disabled for the HRA, all Medicare Part B premiums may be submitted as RHCA claims.
5. Retirees / spouses with greater Part B premiums than \$170.10/mo and who use "auto pay" from the HRA may file against the RHCA, if they wish to, but for only that excess Part B premium amount. (Was the same with WW).
6. Payments from the RHCA continue to be tax-free, as they were from WW.

## WageWorks

1. The WageWorks website will continue to be active for Stellantis retirees. WW will have records of claims submitted to it, for your reference if needed. The online address is still **participant.wageworks.com**. Login using the login information that you used for WW before.

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