



YOUR RETIREMENT HEALTH CARE ACCOUNT (RHCA), HEALTHCARE RETIREMENT ACCOUNT (HRA), AND VIA BENEFITS ACCOUNTS (VBA)

HOWARD BARON
NCRO INSURANCE COMMITTEE
SEPTEMBER 12, 2024

Retirement Health Care Account (RHCA)

- **For Retirees**

- While an **active employee**, your RHCA was funded by your employee contributions and RHCA matched funds.
- RHCA assets are housed at Bank of America/Merrill Lynch (BAML), where a variety of investment options are available.
- Former employees can begin filing claims to access their RHCA money when they have left the company or turn 55 years old, whichever is later.

- **Use RHCA to pay:**

- Medical & drug insurance premiums, deductibles, copays, and coinsurance
- Other health care/Long Term Care(LTC) coverage premiums and out-of-pocket expenses such as dental, vision, and hearing
- Expenses must have been incurred*on or after your date of RHCA claims eligibility.

- * - *“Incurred” means the date the service or date coverage is provided, not the date the actual expense is billed or paid.*

Additional RHCA Information

- **Common Eligible Expenses**

- Medicare and Medigap or Advantage Plan Insurance Premiums
- Office Visits
- Prescription Drugs (premiums and out-of-pocket expenses)
- Most OTC Medication and Products
- Medical Supplies

- **Ineligible Expenses**

- Cosmetic Procedures
- Some OTC Products (e.g. general oral health care, hand lotion)

Additional information (and a full list of eligible expenses) can be found on the Via Benefits Accounts website at ***viabenefitsaccounts.com***.

Additional RHCA Information

- **RHCA balances cannot be viewed through Via Benefits Accounts**
 - All balances are held with Merrill Lynch (BAML). Via Benefits Accounts does not know balance amounts.
 - When you submit your RHCA claim, the claim amount is withdrawn from your RHCA's Merrill Institutional Money Market II ("Institutional") Fund.
- **Merrill Lynch will not automatically liquidate any individual equities or stocks**
 - **Prior** to submitting the reimbursement request, funds must be transferred into Merrill Institutional Money Market II Fund to cover the eligible claims submitted.
 - If there are not sufficient funds in this fund when the claim is processed, the reimbursement request will be denied.
 - **Reimbursements from your RHCA are processed weekly.**
- **RHCA funds that are set aside to cover premium shortfalls cannot also be used for other claims**
 - Assets in the Institutional Fund that are frozen to pay for medical premiums cannot be used for other claims.
 - The balance of RHCA funds remain available for claims reimbursement and investment opportunities.
- **To initiate the transfer of funds to pay claims**
 - Online: **www.benefits.ml.com**
 - Call: Merrill Lynch Retirement and Benefits Contact Center at **1-800-483-SAVE (7283)**

Healthcare Retirement Account (HRA)

- **For Retirees and Spouses ages 65 and over**
 - Current HRA Credits (FCA US LLC contribution is based on age/service subsidy)
 - up to \$1,975 for Retirees & Surviving Spouses
 - up to \$1,750 for Spouses
- **Use HRA to pay:**
 - Expenses eligible for HRA reimbursement are the same as those for the RHCA.
 - Important Note: You can electronically have your Medicare Part B premiums reimbursed monthly from your HRA account only (not your RHCA account) through Via Benefits Accounts Auto-Pay Part B Medicare Premium Reimbursement function.
- **Claims can be from prior years**
 - Expenses do not need to be incurred* in the current plan year to be eligible for reimbursement from the current year's HRA credit.
 - You may use your current year's HRA credit to pay for previous year claims.

* - *"Incurred" means the date the service or date coverage is provided, not the date the actual expense is billed or paid. Must be incurred on/after date of first HRA eligibility.*

How to Setup Online Access



Welcome, [REDACTED] [Sign Out](#)

[Home](#) [Benefits](#) **1** [Money](#) [Resource Library](#)



Welcome

Just for You Based on your previous visits and other popular pages.

[Update Benefits Coverage](#)

[Pension Payments](#)

[Income Verification Letter](#)

[My Benefits Dashboard](#)

How to Setup Online Access

BENEFIT
CONNECT

Welcome, [redacted] [Sign Out](#)

[Home](#) [Benefits](#) [Money](#) [Resource Library](#)

Welcome

- 1** **2** [My Benefits Dashboard](#)
- [Update Benefits Coverage](#)
- [Benefits Education](#)
- [Health Benefit Payments and Billing](#)
- [Need Help?](#)
- [Change My Life Insurance](#)
- [Begin New Dependent Verification](#)

Just for You Based on your previous visits and other popular pages.

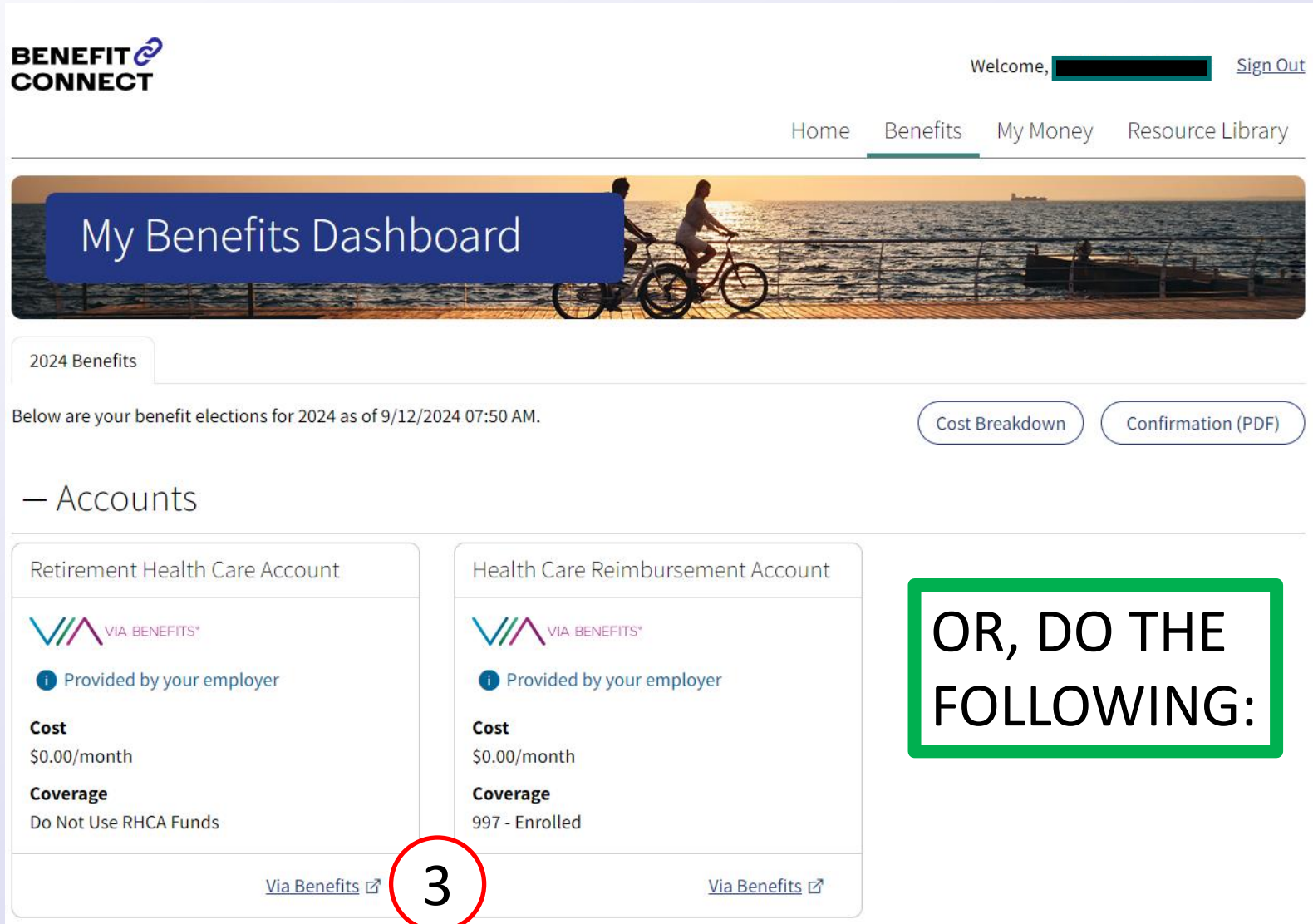
[Update Benefits Coverage](#)

[Pension Payments](#)

[Income Verification Letter](#)

[My Benefits Dashboard](#)

How to Setup Online Access

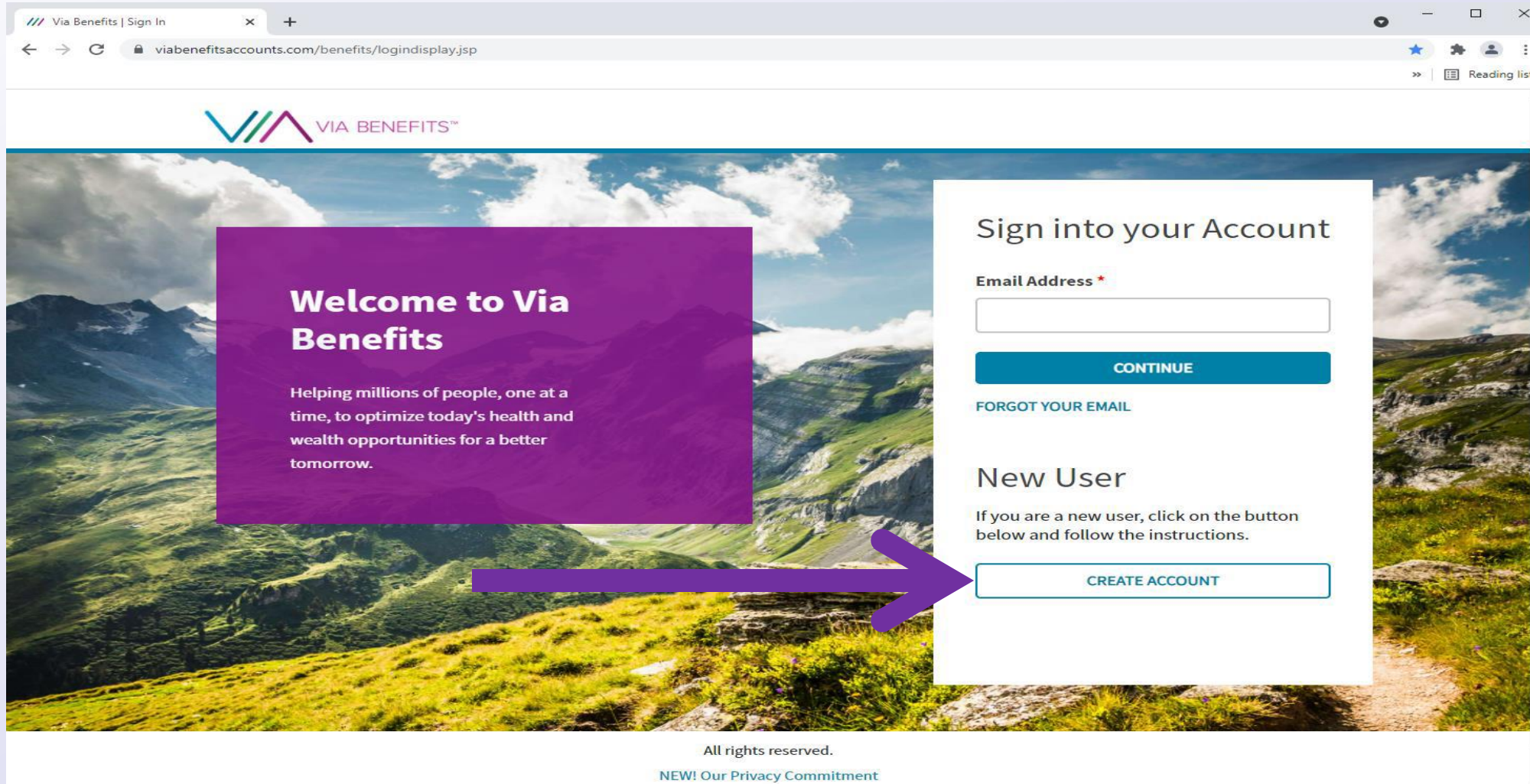


The screenshot shows the 'My Benefits Dashboard' for 2024. It includes a navigation bar with 'Home', 'Benefits', 'My Money', and 'Resource Library'. Below the navigation is a banner for 'My Benefits Dashboard' with a background image of people on a pier. The main content area shows '2024 Benefits' with a note: 'Below are your benefit elections for 2024 as of 9/12/2024 07:50 AM.' There are two buttons: 'Cost Breakdown' and 'Confirmation (PDF)'. Below this is a section for 'Accounts' with two cards: 'Retirement Health Care Account' and 'Health Care Reimbursement Account'. Both cards show 'VIA BENEFITS*' and 'Provided by your employer'. The Retirement Health Care Account shows a cost of '\$0.00/month' and 'Do Not Use RHCA Funds'. The Health Care Reimbursement Account shows a cost of '\$0.00/month' and '997 - Enrolled'. Both cards have a 'Via Benefits' link. A red circle with the number '3' is placed over the 'Via Benefits' link in the Retirement Health Care Account card.

OR, DO THE FOLLOWING:

How to Setup Online Access (cont.)

- Visit **viabenefitsaccounts.com** or use the Via Benefits Accounts mobile app.
- Select Create Account under New User.



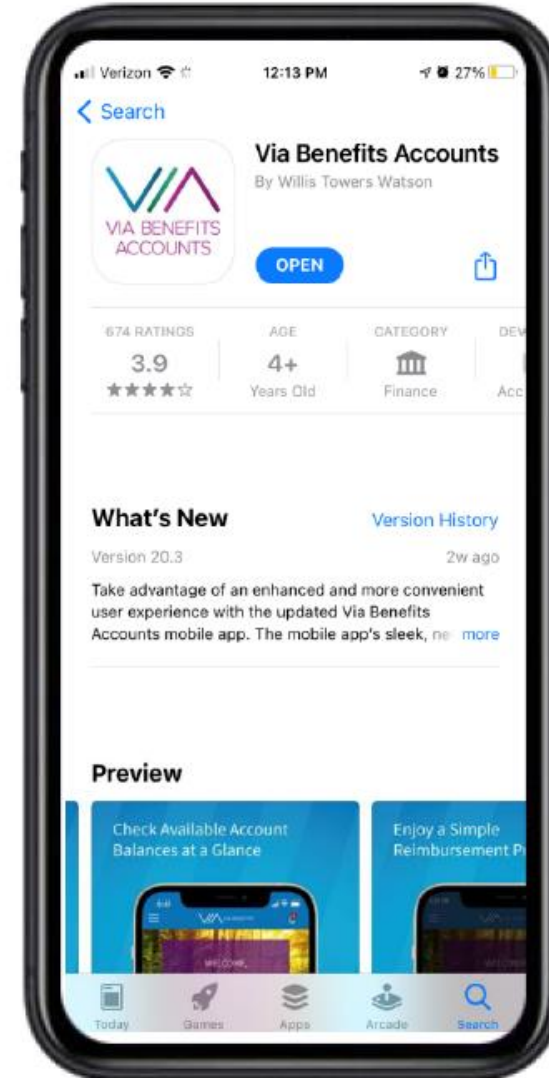
The screenshot shows a web browser window with the URL `viabenefitsaccounts.com/benefits/logindisplay.jsp`. The page features the Via Benefits logo at the top left. A large purple banner on the left contains the text: "Welcome to Via Benefits. Helping millions of people, one at a time, to optimize today's health and wealth opportunities for a better tomorrow." On the right, there is a white sign-in form titled "Sign into your Account" with an "Email Address" field and a "CONTINUE" button. Below this is a link for "FORGOT YOUR EMAIL". Underneath is a "New User" section with the text "If you are a new user, click on the button below and follow the instructions." and a "CREATE ACCOUNT" button. A large purple arrow points from the "CREATE ACCOUNT" button back to the "Welcome to Via Benefits" banner.

How to Setup Online Access (cont.)

1. Enter your Date of Birth, and ZIP Code.
2. 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.
3. 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.
4. You're now ready to view your account, set notification preferences, and enter your required direct deposit information.

Downloading the Mobile App

Download the Via Benefits Accounts mobile app from either the Apple App Store or the Google Play Store



How to File a Paper Claim Form



Reimbursement Request Form

Healthcare Retirement Account (HRA) and Retirement Health Care Account (RHCA)

Submit requests online at vlabenefitsaccounts.com or on our app for processing up to 10 days faster.

Step 1. Prepare your request

Complete the fields below and collect required supporting documents, as it's required to process your request. (See back for details.)

Full Name	Participant I.D./SSN
Address	

Step 2. Add your expenses to the correct table

Enter premium expenses

Coverage Period (e.g., 01/01/2022-01/31/2022)	Carrier (e.g., Humana)	Individual Served (e.g., John Doe)	Total Amount (e.g., \$200)	Payment Account (Check one)
				<input type="checkbox"/> HRA Only <input type="checkbox"/> RHCA Only* <input type="checkbox"/> HRA Then RHCA*
				<input type="checkbox"/> HRA Only <input type="checkbox"/> RHCA Only* <input type="checkbox"/> HRA Then RHCA*

Enter out-of-pocket expenses

Date of Service (e.g., 01/01/2022)	Expense Category	Provider (e.g., Dr. Smith)	Individual Served (e.g., John Doe)	Amount (e.g., \$200)	Payment Account (Check one)
	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision				<input type="checkbox"/> HRA Only <input type="checkbox"/> RHCA Only* <input type="checkbox"/> HRA Then RHCA*
	<input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision				<input type="checkbox"/> HRA Only <input type="checkbox"/> RHCA Only* <input type="checkbox"/> HRA Then RHCA*

Certification

By submitting this Reimbursement Request Form, I certify that the information provided is correct and complete. I also certify that the expenses provided were incurred for the individual serviced while eligible under the plan on or after its effective date. (Continued on next page.)

Documentation, Forms, etc. – NCRO.ORG



We Protect, Inform, Educate, Communicate!

Home Health Insurances **Reimbursements** Pension/SocSec Aging Information Events The NCRO FAQs Helpful Links Join the NCRO



RETIRED HEALTH CARE ACCOUNT June 20, 2023	HEALTH SAVINGS ACCOUNT June 20, 2023
---	--

- [2023 FCA US LLC HRA Newsletter](#)
- [BenefitsInsight \(For retirees under age 65.\)](#)
- [NCRO's September 2022 Presentation \(Your RHCA and HRA Accounts\)](#)
 - [\(Slides\)](#)
 - [\(Video\)](#)
- [VIA Benefits Accounts \(VBA\) March 2023 Presentation \(HRA and RHCA Claims Administration\)](#)
 - [\(Slides\)](#)
 - [\(Video\)](#)
- [Highlights of Helpful Information about submitting claims to VBA \(January 2022\)](#)
- [Transition to VBA Welcome Kit /User Guide "Guide" \(December 2021\)](#)
- [VBA FCA US LLC Reimbursement Request Form](#)
- [VBA eliminates of paper checks](#)

NCRO Benefits & Medicare Information Library

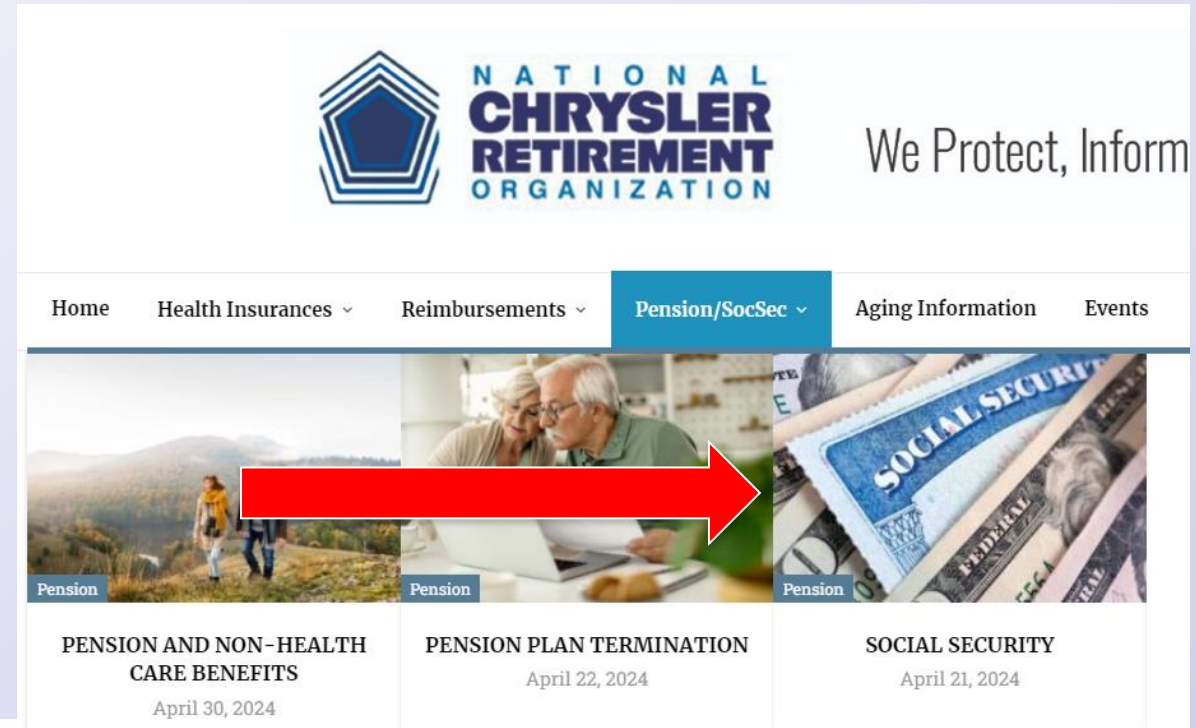


The screenshot shows the website's navigation menu with 'Health Insurances' selected. Below the menu, there are two featured articles under the 'Medicare' category. A red arrow points from the 'ON MEDICARE' article to the 'PRE-65' article.

Article Title	Date
ON MEDICARE	April 22, 2024
PRE-65	June 19, 2023

On Medicare

- 2023 FCA US LLC HRA Newsletter (HRA News)
 - Understanding Medicare Advantage vs Medigap (Oct. 2022)
 - (Presentation)
 - (Video)
 - Understanding Medicare Part D Rx (Oct. 2022)
 - (Slides)
 - (Video)



The screenshot shows the website's navigation menu with 'Pension/SocSec' selected. Below the menu, there are three featured articles under the 'Pension' category. A red arrow points from the 'PENSION AND NON-HEALTH CARE BENEFITS' article to the 'SOCIAL SECURITY' article.

Article Title	Date
PENSION AND NON-HEALTH CARE BENEFITS	April 30, 2024
PENSION PLAN TERMINATION	April 22, 2024
SOCIAL SECURITY	April 21, 2024

■ Social Security Action Timeline – September 2022

- Slides
- Video
- [Social Security Presentation 2022](#)
- Social Security Planner (from SSA)
- Social Security Website | 800-772-1312
- Social Security Online Services

Who to Contact

- **Eligibility**
 - **Benefit Connect**
 - Call: 888-409-3300
- **RHCA and HRA Claims Processing, Account Activity, and Details**
 - **Via Benefits Accounts**
 - Online www.viabenefitsaccounts.com
 - Call: **1-800-953-5395**
 - Representatives are available Monday – Friday 8:00 AM – 7:00 PM Eastern Time
- **RHCA account balances, fund transfers, contributions and distributions, earnings, and to freeze/move funds for premium payment or for reimbursements**
 - **Bank of America / Merrill Lynch (BAML)**
 - Online: www.benefits.ml.com
 - Call: Merrill Lynch Retirement and Benefits Contact Center at **1-800-483-SAVE (7283)**
- Overall Assistance (when all else fails)
 - **NCRO**
 - Email inscom@ncro.org