NATIONAL CHRYSLER RETIREMENT ORGANIZATION

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

HOWARD BARON
NCRO INSURANCE COMMITTEE
SEPTEMBER 11, 2025

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.***

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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  - When you submit your RHCA claim, the claim amount is withdrawn from your RHCA's Merrill Institutional Money Market II ("Institutional") Fund.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. The claim should be resubmitted when the funds transfer has been completed.
  - **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)**

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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.*

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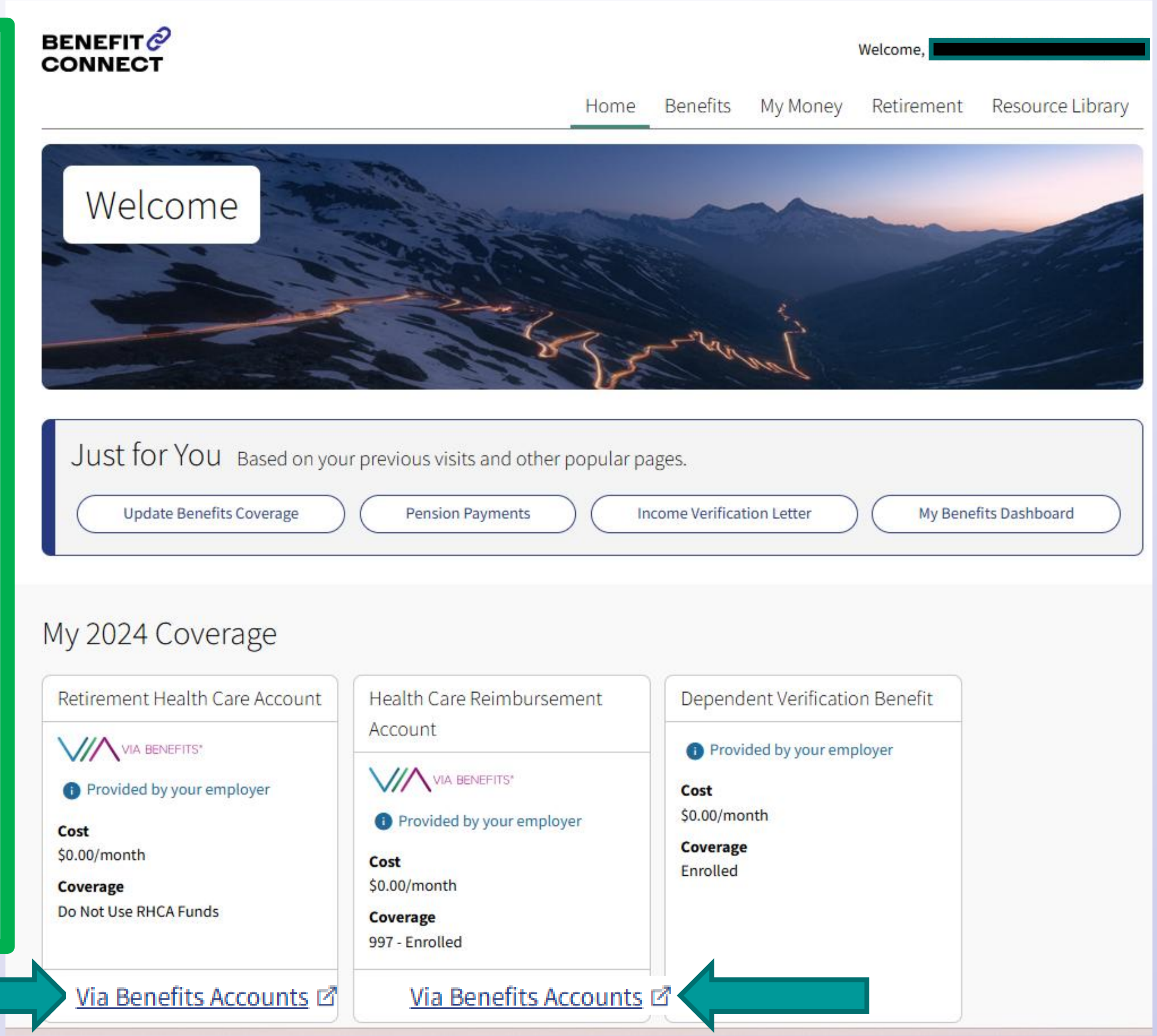
How to access Via Benefits Accounts - Method #1 – Single Sign On

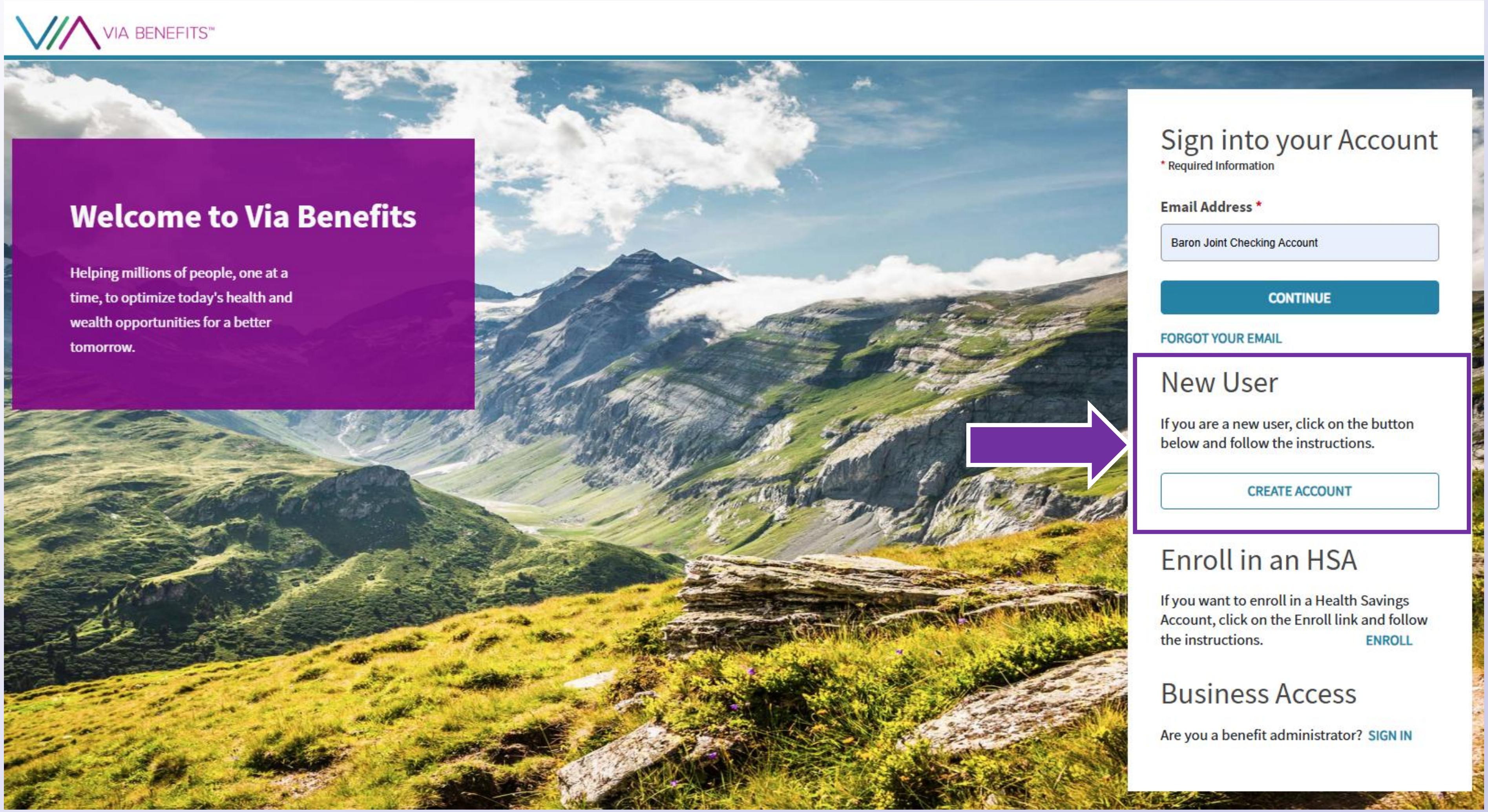
1) Log into Benefit Connect.
2) Click on Via Benefits Accounts (VBA) link.
3) Go directly to VBA.
   No VBA login needed.



Or you can do the following:

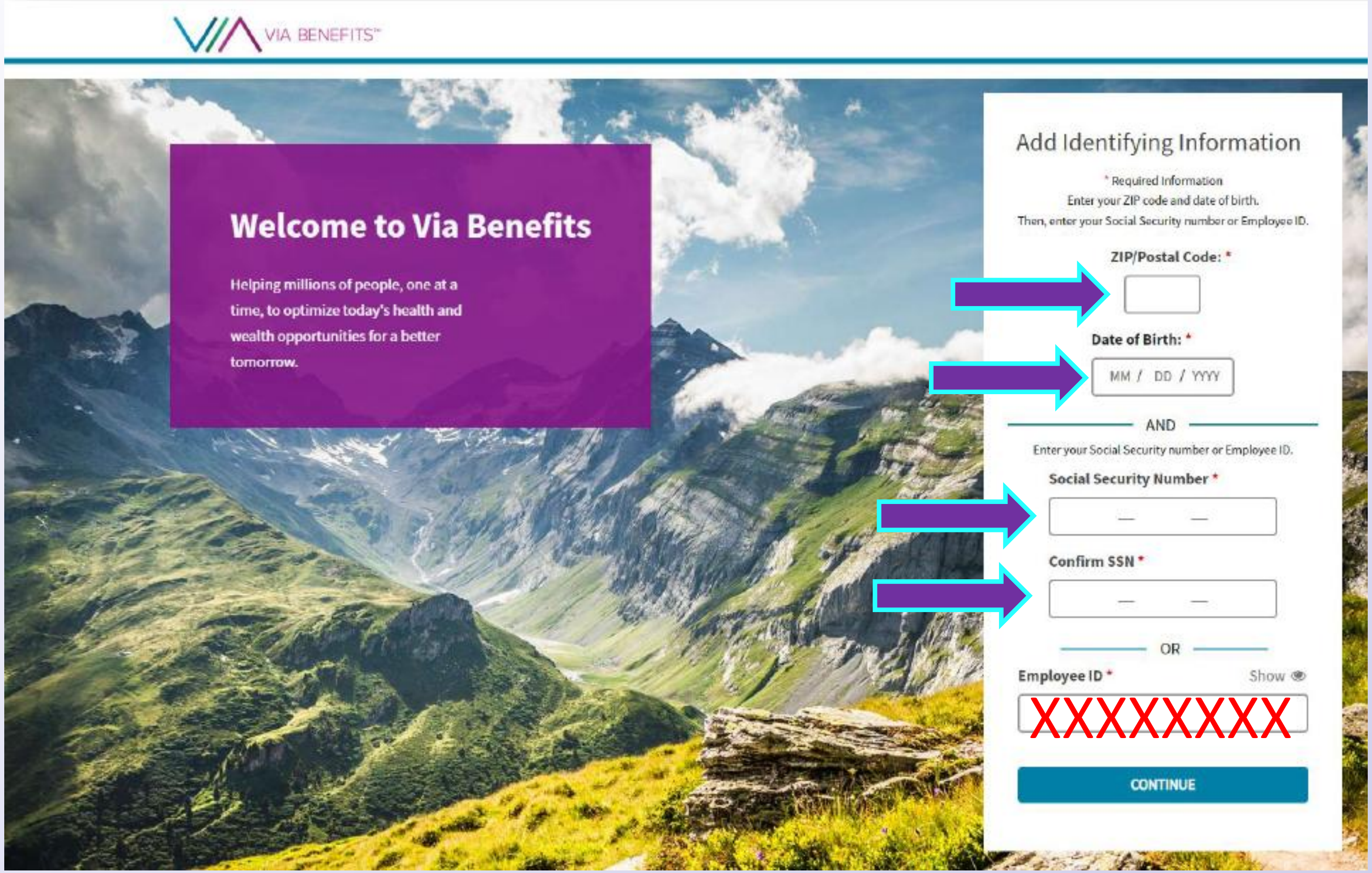
How to access Via Benefits Accounts – Method #2

- Visit **viabenefitsaccounts.com**.
- Select Create Account under New User.



How to access Via Benefits Accounts – Method #2 (cont.)

- Enter your Zip Code, Date of Birth, and Social Security Number.



Do not use the Employee ID field

How to access Via Benefits Accounts – Method #2 (cont.)

1. 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.
2. 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.
3. You're now ready to view your account, set notification preferences, and enter your required direct deposit information.

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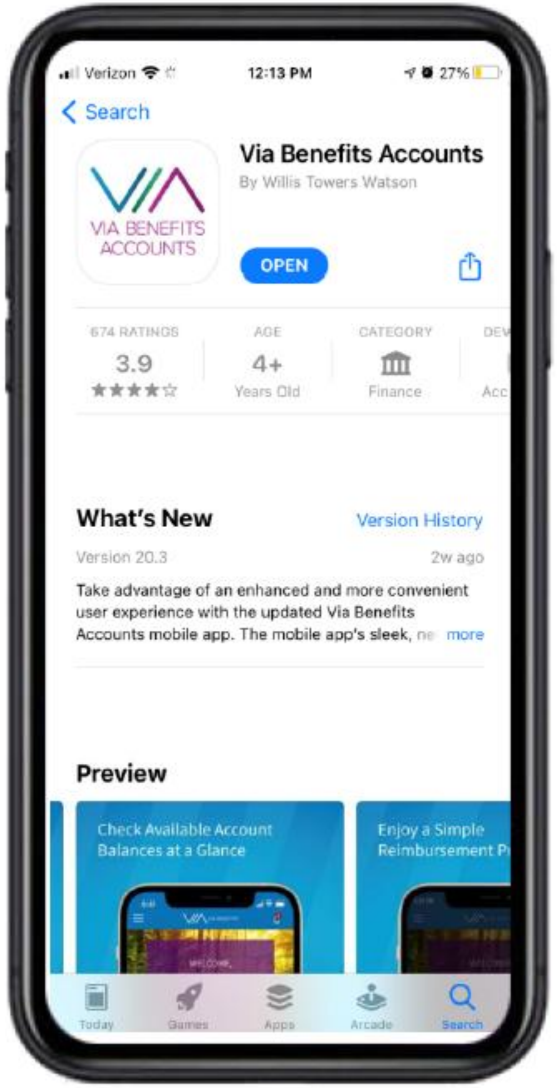
How to access Via Benefits Accounts – Method #3

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



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How to access Via Benefits Accounts – Method #4

Use a Paper Claim Form

VIA BENEFITS™ | Benefit Connect

Reimbursement Request Form

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

Submit requests online at **viabenefitsaccounts.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 Serviced (e.g., John Doe)	Total Amount (e.g., $200)	Payment Account (Check one)
				☐ HRA Only ☐ RHCA Only* ☐ HRA Then RHCA*
				☐ HRA Only ☐ RHCA Only* ☐ HRA Then RHCA*

Enter out-of-pocket expenses

Date of Service (e.g., 01/01/2022)	Expense Category	Provider (e.g., Dr. Smith)	Individual Serviced (e.g., John Doe)	Amount (e.g., $200)	Payment Account (Check one)
	☐ Medical ☐ Dental ☐ Vision				☐ HRA Only ☐ RHCA Only* ☐ HRA Then RHCA*
	☐ Medical ☐ Dental ☐ Vision				☐ HRA Only ☐ RHCA Only* ☐ 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.**)

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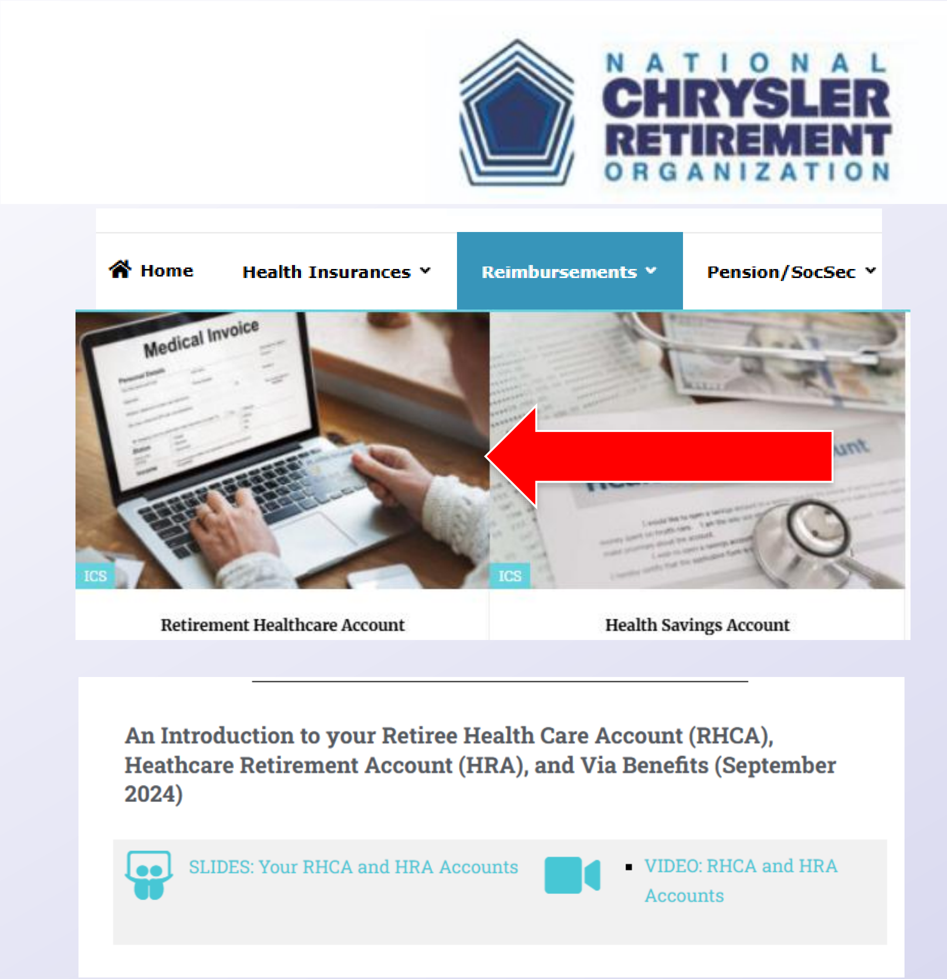
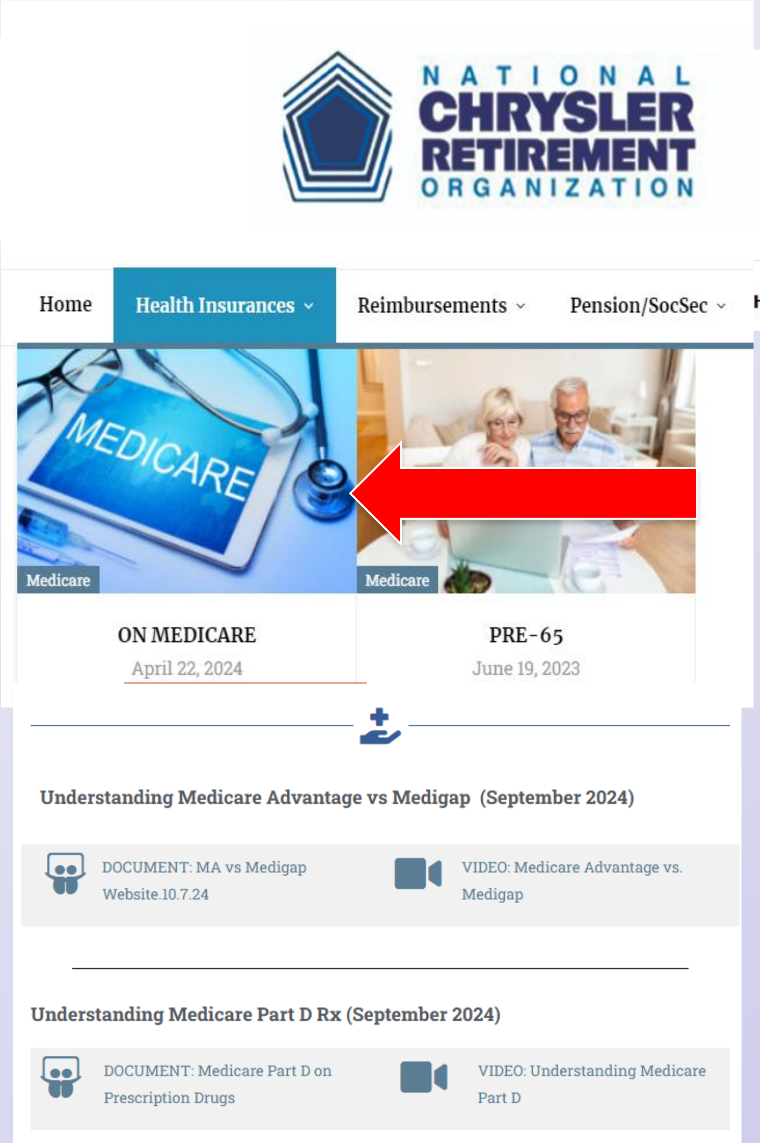
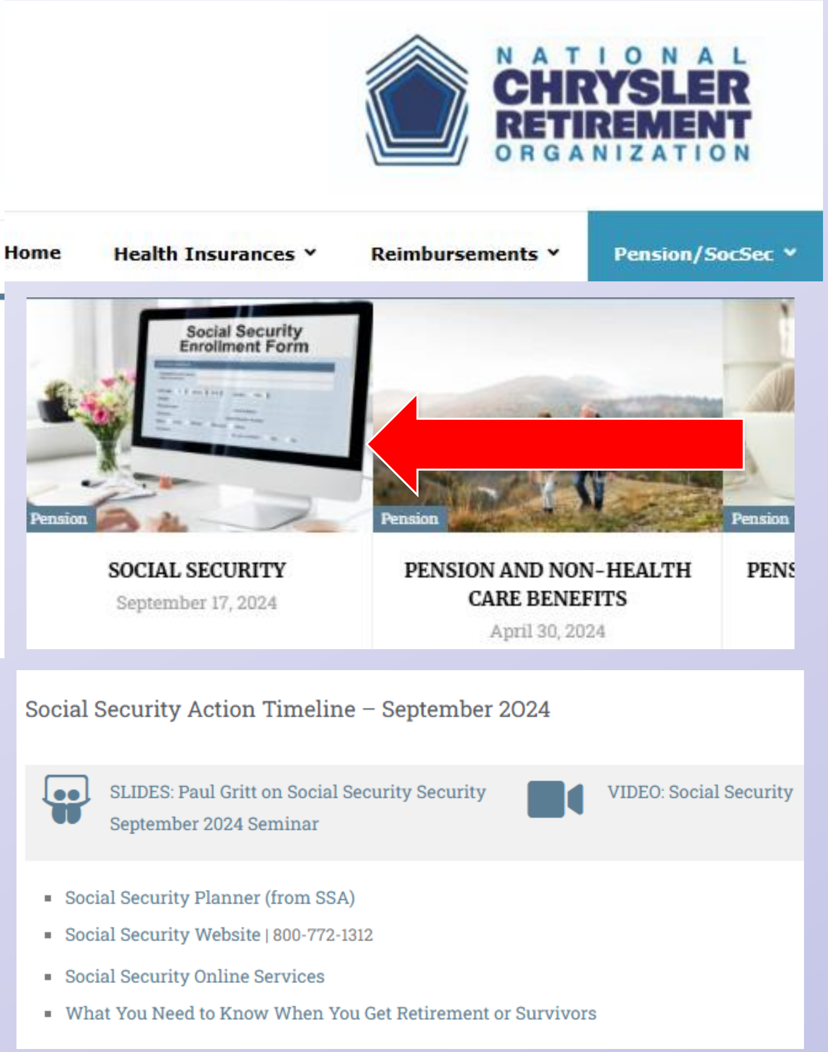
NCRO Information Library
Benefits, Medicare & Social Security







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

Questions?