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YOUR RETIREMENT HEALTH CARE ACCOUNT (RHCA), HEALTHCARE RETIREMENT ACCOUNT (HRA), AND VIA BENEFITS 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***.

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 - When you submit your RHCA claim, the claim amount is withdrawn from your RHCA's Merrill Institutional Money Market II ("Institutional") Fund.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)**

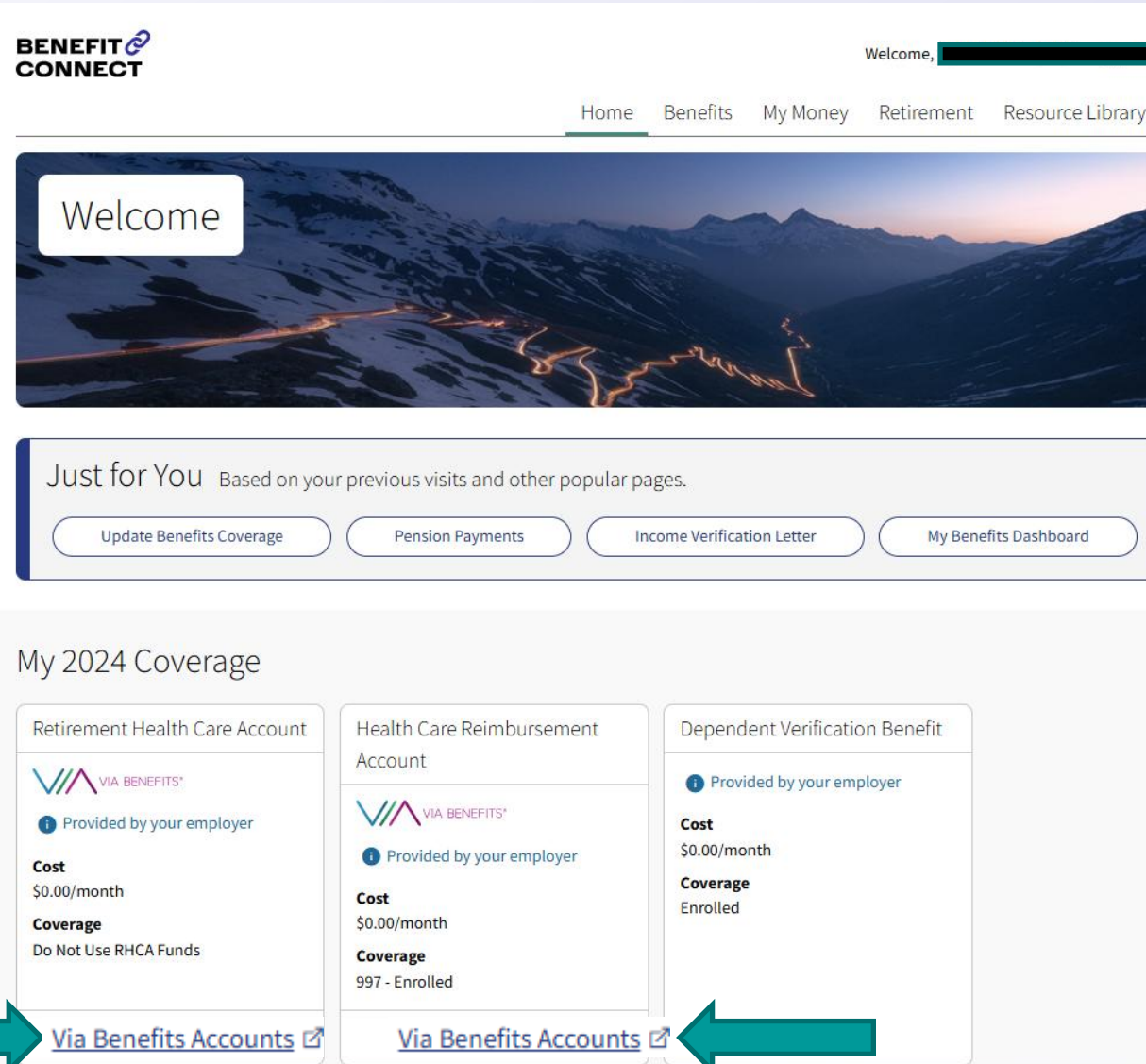
Healthcare Retirement Account (HRA)

- **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 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.

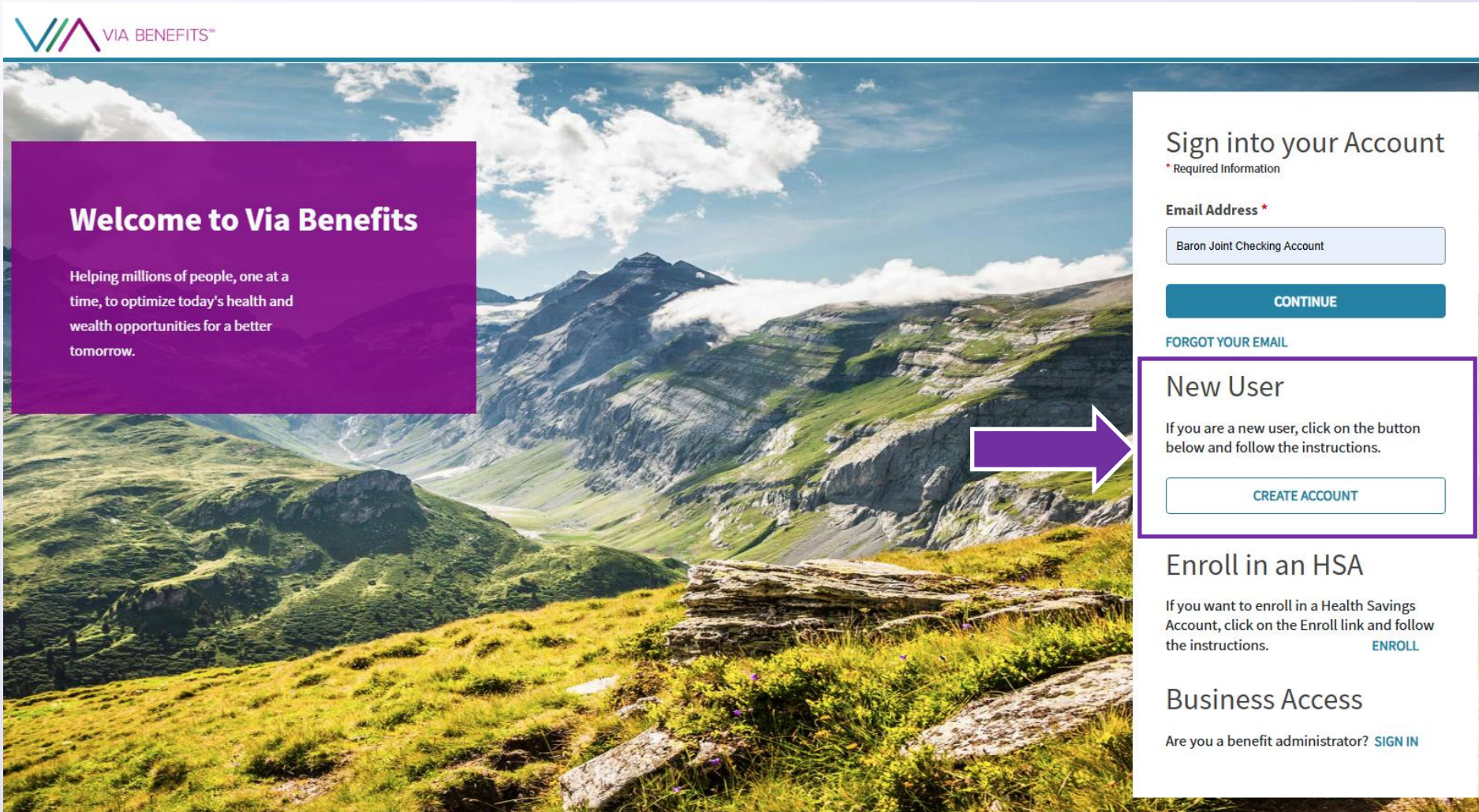


The screenshot shows the Benefit Connect website dashboard. At the top left is the "BENEFIT CONNECT" logo. At the top right, it says "Welcome, [redacted]" followed by navigation links: "Home", "Benefits", "My Money", "Retirement", and "Resource Library". Below the navigation bar is a large banner image of a snowy mountain range with a "Welcome" text box. Underneath the banner is a section titled "Just for You" with the subtitle "Based on your previous visits and other popular pages." This section contains four buttons: "Update Benefits Coverage", "Pension Payments", "Income Verification Letter", and "My Benefits Dashboard". Below this is a section titled "My 2024 Coverage" which displays three account cards: "Retirement Health Care Account", "Health Care Reimbursement Account", and "Dependent Verification Benefit". Each card shows the "VIA BENEFITS" logo, a note "Provided by your employer", and details about cost and coverage. At the bottom of each card is a link labeled "Via Benefits Accounts" with an external link icon. Two large teal arrows point from the text box on the left towards these two links.

Or you can do the following:

How to access Via Benefits Accounts – Method #2

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

A screenshot of the Via Benefits website. The background is a scenic mountain landscape. On the left, a purple box contains the text "Welcome to Via Benefits" and "Helping millions of people, one at a time, to optimize today's health and wealth opportunities for a better tomorrow." On the right, a white sidebar contains the "Sign into your Account" section with a "CONTINUE" button, and the "New User" section, which is highlighted with a purple border and a purple arrow pointing to it. The "New User" section includes the text "If you are a new user, click on the button below and follow the instructions." and a "CREATE ACCOUNT" button. Below this is the "Enroll in an HSA" section with an "ENROLL" link, and the "Business Access" section with a "SIGN IN" link.

VIA BENEFITS™

Welcome to Via Benefits

Helping millions of people, one at a time, to optimize today's health and wealth opportunities for a better tomorrow.

Sign into your Account

* Required Information

Email Address *

Baron Joint Checking Account

CONTINUE

[FORGOT YOUR EMAIL](#)

New User

If you are a new user, click on the button below and follow the instructions.

CREATE ACCOUNT

Enroll in an HSA

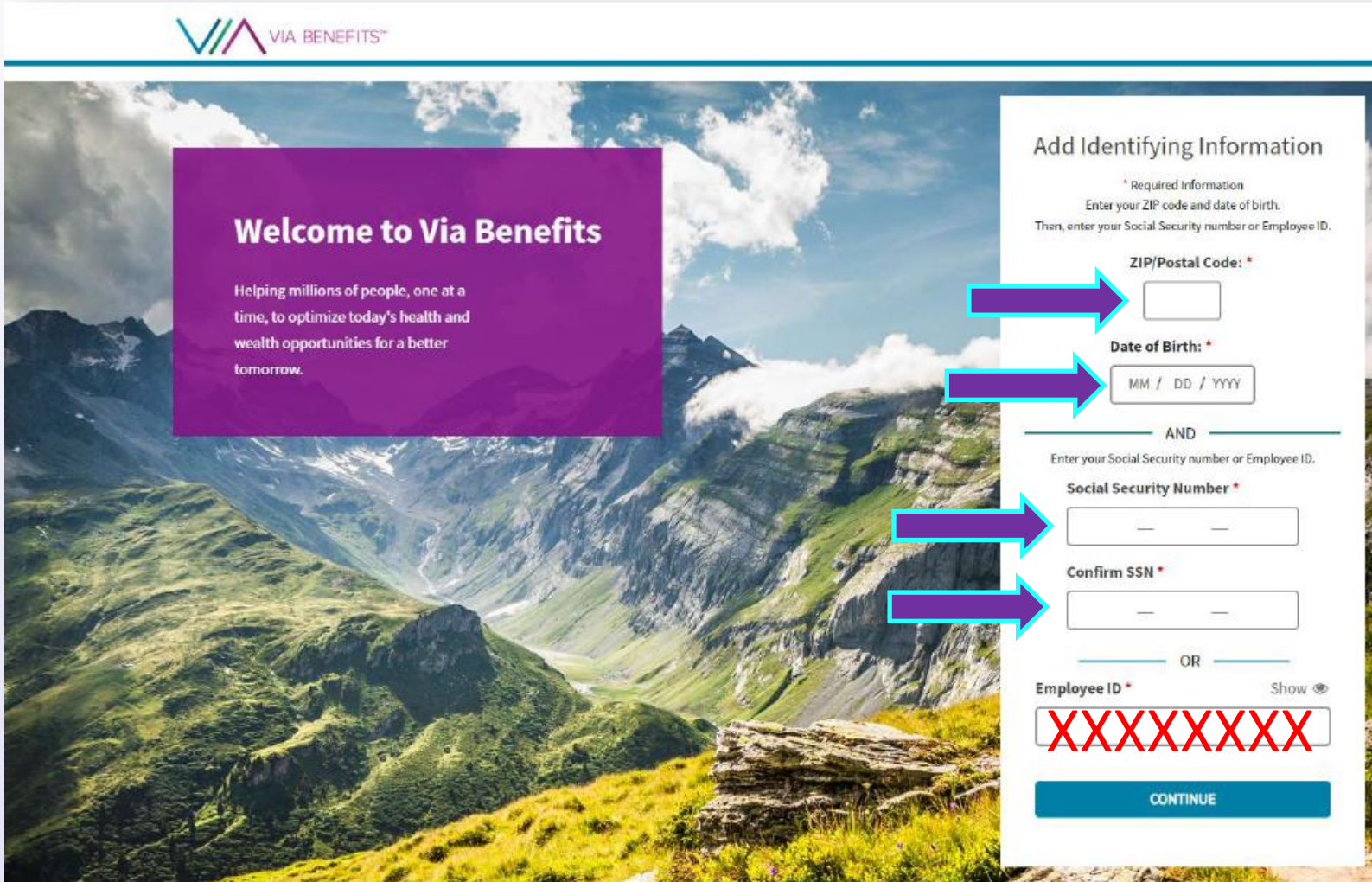
If you want to enroll in a Health Savings Account, click on the Enroll link and follow the instructions. [ENROLL](#)

Business Access

Are you a benefit administrator? [SIGN IN](#)

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

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



VIA BENEFITS™

Welcome to Via Benefits

Helping millions of people, one at a time, to optimize today's health and wealth opportunities for a better tomorrow.

Add Identifying Information

* Required Information
Enter your ZIP code and date of birth.
Then, enter your Social Security number or Employee ID.

ZIP/Postal Code: *

Date of Birth: *

MM / DD / YYYY


AND

Enter your Social Security number or Employee ID.

Social Security Number *

Confirm SSN *

OR

Employee ID * Show 

XXXXXXXXXX

CONTINUE

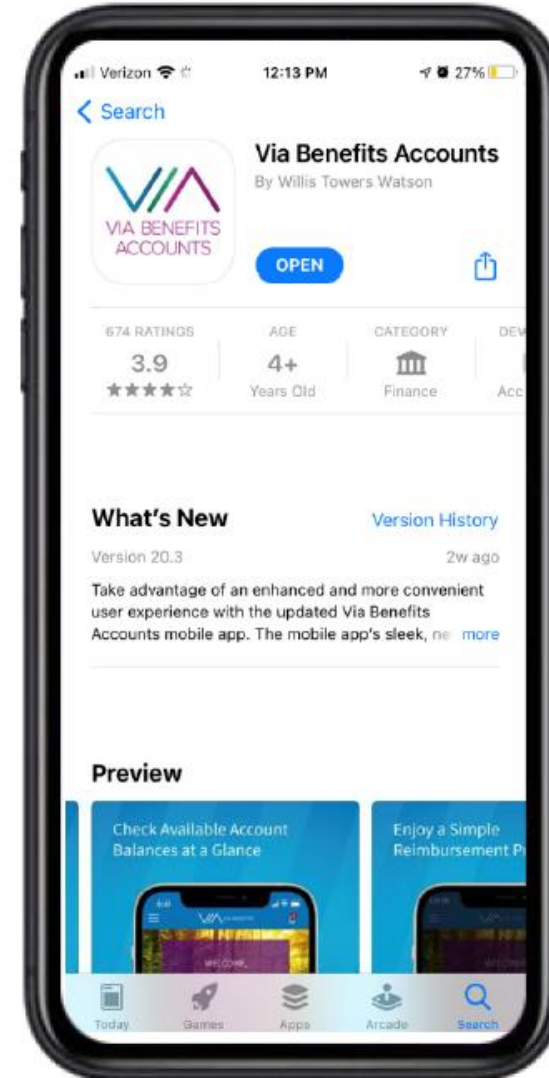
Do not use the Employee ID field

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.

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



How to access Via Benefits Accounts – Method #4

Use 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.)

NCRO Information Library

Benefits, Medicare & Social Security



Home Health Insurances Reimbursements Pension/SocSec



Retirement Healthcare Account

Health Savings Account

An Introduction to your Retiree Health Care Account (RHCA), Healthcare Retirement Account (HRA), and Via Benefits (September 2024)



SLIDES: Your RHCA and HRA Accounts



VIDEO: RHCA and HRA Accounts

Home Health Insurances Reimbursements Pension/SocSec



Medicare

Medicare

ON MEDICARE

April 22, 2024

PRE-65

June 19, 2023



Understanding Medicare Advantage vs Medigap (September 2024)



DOCUMENT: MA vs Medigap Website.10.7.24



VIDEO: Medicare Advantage vs. Medigap

Understanding Medicare Part D Rx (September 2024)



DOCUMENT: Medicare Part D on Prescription Drugs



VIDEO: Understanding Medicare Part D

Home Health Insurances Reimbursements Pension/SocSec



Pension

Pension

Pension

SOCIAL SECURITY

September 17, 2024

PENSION AND NON-HEALTH CARE BENEFITS

April 30, 2024

Social Security Action Timeline – September 2024



SLIDES: Paul Gritt on Social Security September 2024 Seminar



VIDEO: Social Security

- Social Security Planner (from SSA)
- Social Security Website | 800-772-1312
- Social Security Online Services
- What You Need to Know When You Get Retirement or Survivors

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?