

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

HOWARD BARON  
NCRO INSURANCE COMMITTEE  
SEPTEMBER 24, 2026

# Retirement Health Care Account (RHCA)

- **For Retirees**

- While you were an **active employee**, you might have had a RHCA account. If so, your account 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

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- **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

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- **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  - When you submit your RHCA claim, the claim amount is withdrawn from your RHCA's Merrill Institutional Money Market II ("Institutional") Fund.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](http://www.benefits.ml.com)**
  - Call: Merrill Lynch Retirement and Benefits Contact Center at **1-800-483-SAVE (7283)**

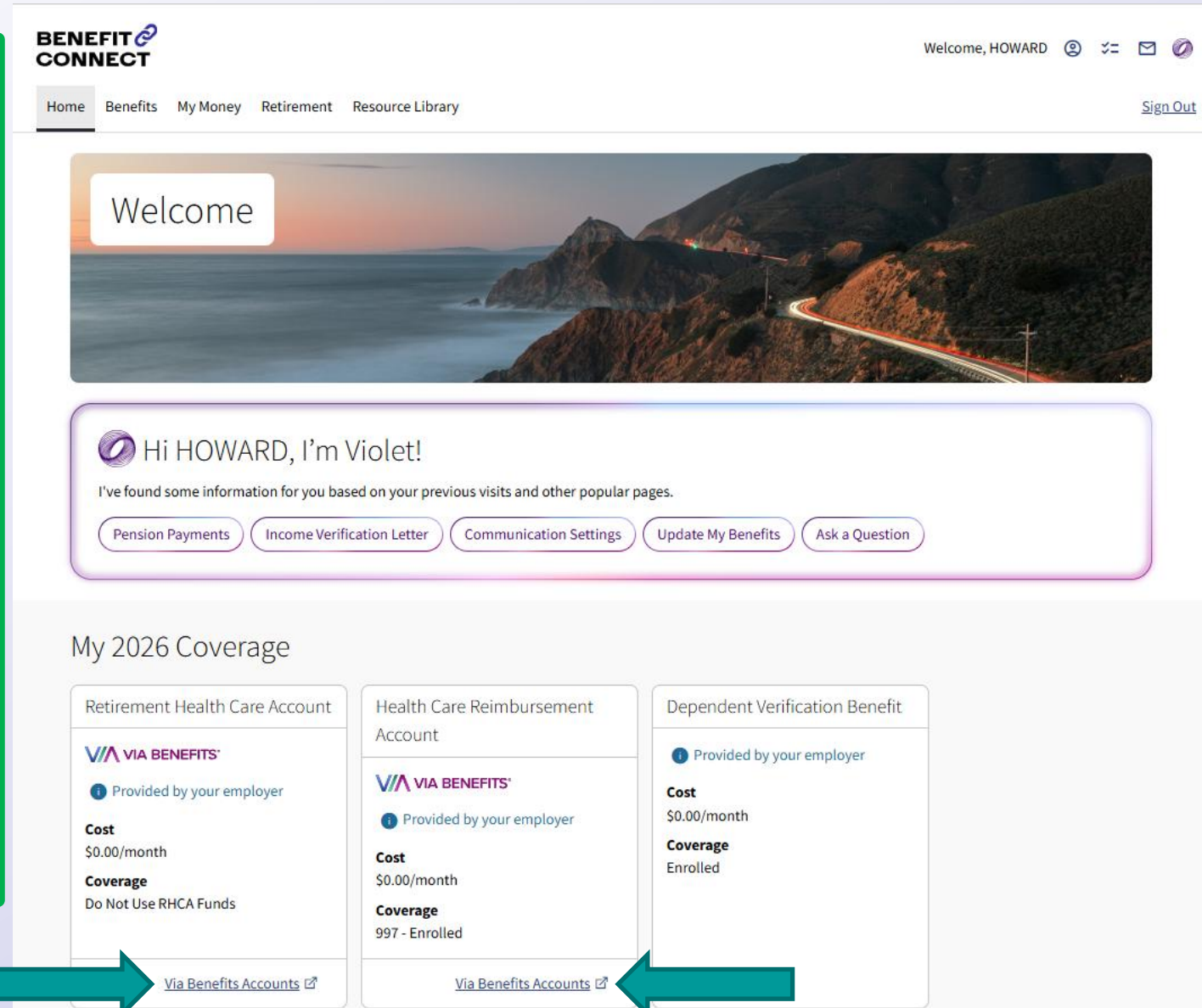
# Healthcare Retirement Account (HRA)

- **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.



**BENEFIT CONNECT** Welcome, HOWARD

Home Benefits My Money Retirement Resource Library [Sign Out](#)

Welcome

Hi HOWARD, I'm Violet!

I've found some information for you based on your previous visits and other popular pages.

[Pension Payments](#) [Income Verification Letter](#) [Communication Settings](#) [Update My Benefits](#) [Ask a Question](#)

**My 2026 Coverage**

| Retirement Health Care Account                                                                                              | Health Care Reimbursement Account                                                                                    | Dependent Verification Benefit                                                          |
|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| <b>VIA BENEFITS</b><br>Provided by your employer<br><b>Cost</b><br>\$0.00/month<br><b>Coverage</b><br>Do Not Use RHCA Funds | <b>VIA BENEFITS</b><br>Provided by your employer<br><b>Cost</b><br>\$0.00/month<br><b>Coverage</b><br>997 - Enrolled | Provided by your employer<br><b>Cost</b><br>\$0.00/month<br><b>Coverage</b><br>Enrolled |
| <a href="#">Via Benefits Accounts</a>                                                                                       | <a href="#">Via Benefits Accounts</a>                                                                                |                                                                                         |

Or you can do the following:

# How to access Via Benefits Accounts – Method #2

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

The screenshot shows the Via Benefits website interface. 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." The background is a scenic mountain landscape. On the right, a white sidebar contains the "Sign into your Account" section with a login form and a "CONTINUE" button. Below this, the "New User" section is highlighted with a purple border and a purple arrow pointing to it from the left. 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 the "New User" section are links for "Enroll in an HSA" and "Business Access".

**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**

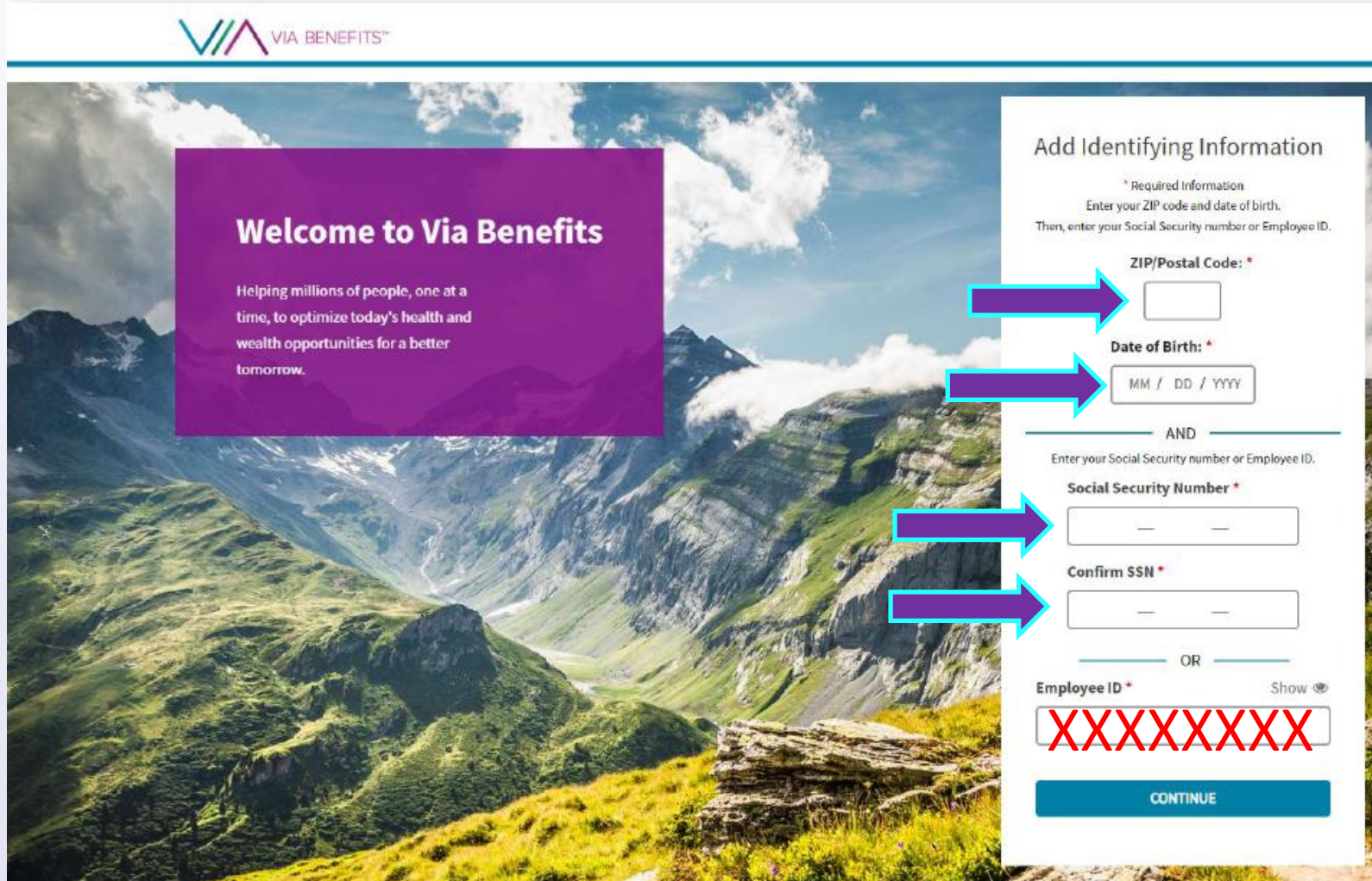
If you want to enroll in a Health Savings Account, click on the Enroll link and follow the instructions. [ENROLL](#)

**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.



The screenshot shows the Via Benefits login interface. 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 box titled "Add Identifying Information" contains the following fields:

- ZIP/Postal Code:** \* (indicated by a red asterisk) with a text input field.
- Date of Birth:** \* (indicated by a red asterisk) with a text input field showing "MM / DD / YYYY".
- AND** (separator)
- Social Security Number:** \* (indicated by a red asterisk) with a text input field.
- Confirm SSN:** \* (indicated by a red asterisk) with a text input field.
- OR** (separator)
- Employee ID:** \* (indicated by a red asterisk) with a text input field containing "XXXXXXXXXX" in red, crossed out with a red "X".
- A "Show" link with an eye icon is next to the Employee ID field.
- A blue "CONTINUE" button is at the bottom.

Four blue arrows point from the left to the following fields: ZIP/Postal Code, Date of Birth, Social Security Number, and Confirm SSN.

Do not use the  
Employee ID field

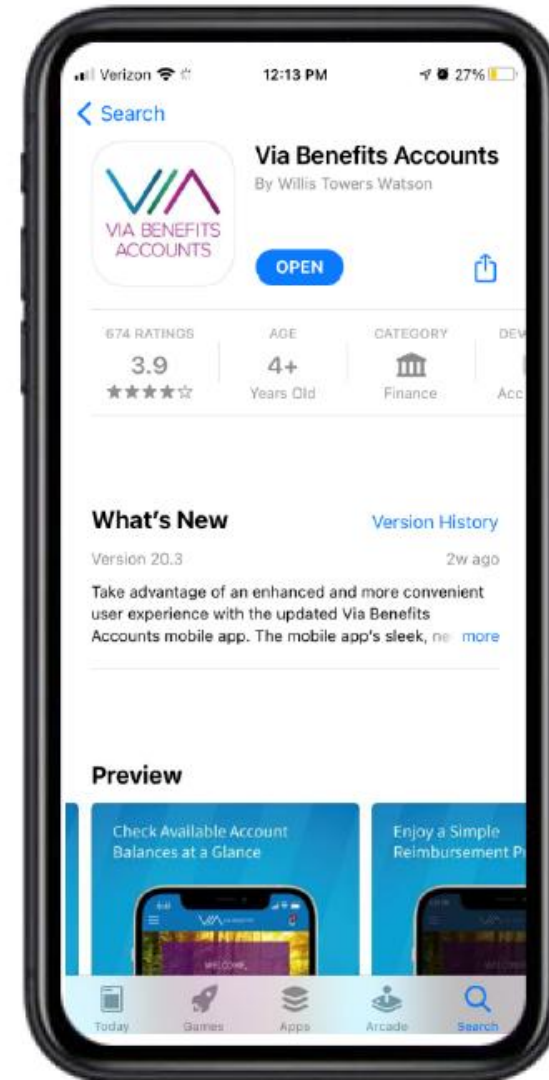
## How to access Via Benefits Accounts – Method #2 (cont.)

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

##### Enter out-of-pocket expenses

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



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



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 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](http://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](http://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](mailto:inscom@ncro.org)

# Questions?