



FORD BENEFITS

Your choice, your journey

# Announcing a Change to Your Health Reimbursement Arrangement (HRA) Administrator



10/29/2021

Dear Ford Retiree,

Beginning January 1, 2022, Ford is transitioning your HRA administration from WageWorks/HealthEquity to Via Benefits (formerly known as Extend Health and OneExchange). This transition will provide you with an improved customer service experience and access to enhanced features.

### What does this mean for you?

WageWorks/HealthEquity will no longer manage your HRA beginning January 1, 2022. With Via Benefits, you will have access to multiple features to help you manage and automate your reimbursements. The easy-to-use mobile app and website will help you manage your HRA anytime, anywhere, and you can set up time-saving features like direct deposit and recurring reimbursements. Also, you have the option to partner with a licensed benefit advisor to help you select a supplemental Medicare plan from the Via Benefits Medicare marketplace. If you decide to purchase health insurance through Via Benefits, they will be your one-stop-shop for insurance and managing your HRA. In addition, you'll have year-round access to licensed benefit advisors who can answer insurance and HRA-related questions.

**Note:** The only change for 2022 is the company that administers your HRA. The shift in the new HRA administrator will not impact your HRA funding amounts. 2022 HRA funds of \$1,800 (retiree only) or \$3,600 (retiree and spouse) will be available in your Via Benefits account on January 3, 2022.

### Who is Via Benefits?

Ford has partnered with Via Benefits since 2008, providing Medicare-eligible retirees access to personalized assistance with evaluating and enrolling in coverage to fit their health and financial needs. Starting in 2022, Via Benefits will become your trusted partner for HRA administration as well. Please reference the included guide for more information and the benefits of using Via Benefits for your Medicare coverage.

**In mid-December**, you'll receive the **Via Benefits Reimbursement Guide** with instructions for setting up and managing your HRA. You don't need to take action before receiving the guide.

For more information, please contact Via Benefits at **1-866-427-4830** (TTY: 711) or visit [my.viabenefits.com/ford](https://my.viabenefits.com/ford).



## Key Transition Dates

Dates	Transition Activities
Now through December 31, 2021	Continue to submit reimbursement requests (Direct, Automatic, Pay Me Back, or Pay My Provider) to WageWorks/HealthEquity at WageWorks.com or call 1-866-840-0911.
Mid-December 2021	You'll receive the <b>Via Benefits Reimbursement Guide</b> explaining how to set up and manage your HRA, including accessing the account, setting up direct deposit, automating premium reimbursements, requesting reimbursements, and reviewing eligible expenses.
December 31, 2021	WageWorks/HealthEquity will no longer accept reimbursement requests after December 31, 2021.
January 1, 2022	Begin to submit all reimbursement requests to Via Benefits.
January 3, 2022	2022 HRA funds are available on the Via Benefits website, mobile app, and phone.
January 1 - 26, 2022	During this time, any pended* claim(s) or HRA balance remaining at WageWorks/HealthEquity will not be available for reimbursement.
January 27, 2022	Any approved pended claim(s) from WageWorks/HealthEquity will be applied to your available balance and paid out by Via Benefits on this date. Any roll-over balance will also be available and added to your 2022 HRA. Pended claim(s) reimbursed by Via Benefits will appear on your account as Medical Premiums and a description reading, "pended claim from WageWorks/HealthEquity."

\*Pended claims are approved for reimbursement by WageWorks/Health Equity before December 31, 2021, which did not have sufficient funds to be reimbursed in the given year. These claims are 'pended' until the 2022 allocation appears in your new Via Benefits account.

## Other Changes Effective January 1, 2022

### Vision coverage

Vision coverage will no longer be available from Ford, but you can purchase coverage for 2022 through the Via Benefits marketplace during Medicare's Annual Enrollment Period October 15 - December 7, 2021.

### Group legal coverage

Group legal coverage will no longer be available from Ford. However, you can purchase coverage for 2022 through the Ford Voluntary Benefits Program with Mercer during the enrollment period November 1 - December 15, 2021. Look for more details from Mercer in late October regarding Voluntary Benefits enrollment.



## Actions to take after you receive the Via Benefits Reimbursement Guide

### Set up Direct Deposit

Set up direct deposit through the Via Benefits Accounts mobile app, website, or call to request a paper form sent by mail.

**Note: Due to security concerns, your direct deposit information at WageWorks/HealthEquity will not transfer to Via Benefits.**

### Automate your Medicare Part B and other health insurance premiums

If you enrolled in coverage using Via Benefits and use Automatic Premium Reimbursement, you don't need to take any action. You can check your Automatic Premium Reimbursement status on the website or by calling Via Benefits. If you haven't already set up Automatic Premium Reimbursement with Via Benefits, you can turn it on, if available, through the website or with a Via Benefits representative by phone.

If you enrolled outside of Via Benefits and want to set up a recurring premium reimbursement, submit a one-time or recurring reimbursement request using the Via Benefits Accounts' mobile app, website, or by completing the paper form included with the **Via Benefits Reimbursement Guide** mailed to you in mid-December.

### Pended claim(s)

If you have approved pended claim(s) at WageWorks/HealthEquity, no action is needed. The lump sum for pended claim(s) will transfer to Via Benefits on January 27, 2022. Once these claims are loaded, the pended claim(s) balance will be drawn against your new 2022 allocation and paid immediately. Unless you set up direct deposit with Via Benefits, your reimbursement will default to a check.

If you have pended claims from WageWorks/HealthEquity that are "not approved", you need to resubmit for processing to Via Benefits beginning January 3, 2022.

## Frequently Asked Questions

### Questions about Via Benefits and your Medicare Coverage

#### 1. Do I have to change my current Medicare supplemental medical or prescription drug benefits?

No. There will be no changes to your medical or prescription drug coverage unless you decide to switch your medical or prescription drug plan for 2022. Please continue to pay your premiums for your current Medicare plan(s), but starting January 1, 2022, submit your requests for reimbursement to Via Benefits, not WageWorks/HealthEquity.

### Questions about your Health Reimbursement Arrangement (HRA)

#### 1. How do I get reimbursed from my HRA with Via Benefits?

Via Benefits will send your **Via Benefits Reimbursement Guide** in mid-December. This guide will contain information on submitting claims, available resources, and a list of eligible expenses.

#### 2. Where do I file my 2021 and prior year claims, and when are they due?

Until December 31, 2021, submit all reimbursement requests to WageWorks/HealthEquity. After January 1, 2022, submit all reimbursement requests to Via Benefits.

#### 3. How do I see my claims history and reimbursement activity submitted to WageWorks/HealthEquity before January 1, 2022?

All claims history and reimbursement activity before January 1, 2020 will be available on the WageWorks/HealthEquity website using your current account and login information.

#### 4. How do I request reimbursement from Via Benefits?

You can request reimbursement and upload your receipts to the mobile app or website using your smartphone or tablet. Via Benefits is committed to making your reimbursements as smooth and easy as possible. Mailed in mid-December, the **Via Benefits Reimbursement Guide** contains details on submitting reimbursements by mobile app, website, using a paper form, or by fax.