



General Mills Health Reimbursement Arrangement (HRA) Frequently Asked Questions

Via Benefits HRA administration is designed to make reimbursements as simple as possible

When will my funding be available?

- January 1, 2022, or the first of the month in which you or your eligible dependent reach age 65 and become eligible for Medicare.
- Special rules apply to retirees in a “credit-based” plan who are covering a younger spouse on the Company’s pre-65 group medical plan. Please contact the General Mills Retirement Service Center at 1-800-767-4955 if this situation pertains to you for more information.

How do I know how much funding General Mills will be providing?

- The amount of funding you will receive is shown in the Enrollment Guide mailed to you from General Mills and Via Benefits.
- If you are age 65 or older as of January 1, 2022, you should have received an Enrollment Guide by October 1, 2021. If you are younger than age 65, an Enrollment Guide will be sent to you three months prior to your 65th birthday.

What can I use the funding for?

- Individual Medicare supplement or Medicare Advantage medical premiums
- Prescription drug plan premiums
- Medicare Part B premiums
- Dental plan premiums
- Vision plan premiums
- Long-term care premiums, up to IRS limit

A detailed list will also be included in the Funding Guide to Reimbursement that will be sent to you in early January 2022, or three months prior to your 65th birthday, if later.

Where can I get help with the reimbursement process?

For detailed instructions for submitting reimbursement requests, go to the Help & Support section of our website, my.viabenefits.com/generalmills and enter the terms “reimbursement request” into the search bar.



How do I request reimbursement?

There are several ways in which you can request reimbursement:

1. Use the Automatic reimbursement feature through Via Benefits. This is available on most plans you enroll with through Via Benefits. The insurance carrier partners with Via Benefits to provide a monthly file containing the amount you paid for your premium and all other necessary items required for the reimbursement. Ask Via Benefits to turn this on, or once your funding is available, go online and select this feature.
2. Manual request online or through the mobile app. Log into your Via Benefits account, select the funding tab and start the process to request reimbursement. You can upload supporting document and complete the request all online or via the mobile app.
3. Paper form. Call Via Benefits to request a paper form to be mailed to your home. Fill out the form and attach the supporting documentation. Fax to Via Benefits at 1-866-886-0878 or mail to P.O. Box 98115, El Paso TX 79998-1155

How do I Sign up for the mobile app?

1. Download the Via Benefits Accounts mobile app
2. Select Sign Up
3. Follow the instructions to set up your account

How do I Sign up for an online account?

1. Go to my.viabenefits.com/funds
2. Select Sign Up
3. Follow online instructions to set up your account

What supporting documentation is needed for a premium reimbursement request?

When submitting supporting documentation for insurance premium expenses, the following documentation is needed:

- Premium coverage period (e.g., 01/01/2022 – 12/31/2022)
- Premium type (e.g., Medical, Medicare Part B)
- Carrier (e.g., Humana, N/A for Medicare Part B)
- Individual serviced (e.g., John Doe)
- Monthly amount (e.g., \$200.00)

How can I automate my premium payments?

This can be set up by contacting your insurance carrier. Most insurance carriers offer an automatic premium payment option where they draft your monthly premium payments from your bank account.



How can I automate my premium reimbursement?

Via Benefits offers an Automatic Premium Reimbursement feature for most insurance policies enrolled in through Via Benefits. When enabled, this allows your insurance carrier to notify Via Benefits you've paid your monthly premium, and the request will automatically be submitted without paperwork. This feature can be enabled online or by calling Via Benefits.

Is there another way to receive monthly reimbursement each month?

Yes, by requesting a Recurring Premium Reimbursement.

How does recurring premium reimbursement work?

Instructions for submitting your reimbursement requests are on the mobile app, online, and printed on the back of each form.

1. Pay your premium to your insurance carrier
2. Submit the request for the Recurring Premium Reimbursement with supporting documentation either using the mobile app, online, or by mail or fax using a Reimbursement Request Form
3. Complete the request by providing supporting documentation
4. You'll receive a monthly reimbursement for your premium by the method you have selected

How does it work if my eligible premiums are more than my monthly HRA?

- You will be reimbursed for the amount you have available in your HRA. Each reimbursement request must be paid in full before the next reimbursement request will be paid. Once your HRA receives additional funding, any amount approved and unpaid will be paid.

How does it work if my eligible premiums are more than my monthly HRA, and I have reserve credits?

- You will be reimbursed for the amount you have available in your HRA, which will include monthly allocations and any HRA funding attributed to your reserve credits.

How does it work if I chose the draw down option and want to elect an amount that is lower than my eligible premiums?

- Your remaining credit balance will be available to you in your HRA as of the date your HRA is activated. You may not submit for partial reimbursement of a monthly premium. If you want to control the pace at which you deplete your HRA, you will want to consider submitting for reimbursement less frequently than monthly.



How will I be reimbursed?

- Your bank account or financial institution will be reimbursed by Direct Deposit.
- To set up Direct Deposit you can use the mobile app; go online; or by calling Via Benefits.

How long does it take to receive reimbursement?

When you receive a reimbursement depends on several things:

- How the reimbursement was submitted: online, mobile app, fax or mail. Once received, processing can take up to 72 hours.
- Direct Deposit being set up and active. Once Direct Deposit is initiated, deposit will occur in 1-3 days.

What is the fastest way to get reimbursed?

- Get reimbursed faster by submitting your expenses online at my.viabenefits.com/funds,
- Or by using the mobile app for submitting your expense.

To set up Direct Deposit using the Mobile App

1. If you have not already done so, download the Via Benefits Accounts mobile app
2. Create a Username and Password
3. Under Alerts, go to Complete Direct Deposit for Claim Payment
4. Enter your information for direct deposit to have your reimbursements sent directly to your bank account, which is the fastest, safest way to receive your funds

To set up Direct Deposit online

1. Go to my.viabenefits.com/funds
2. Sign into your Via Benefits online account
3. Select Funds & Reimbursement
4. Select Reimbursement Center
5. Select your name and then Banking Information

How can I know if my request has been approved?

Via Benefits will process your reimbursement request through any method submitted, and once approved, reimburse you from your available funds and provide you with an Explanation of Payment (EOP) statement.



What is the process for a Denied reimbursement request?

Explanations of Payment (EOPs) and Explanations of Unpaid Expenses (EOUEs) provide details about expenses that have been paid, not approved, or denied. The information in these letters is available electronically when you sign into your online account.

- If a reimbursement request is denied or not approved, the EOUE will list the reason. You may need to take further action, such as providing additional supporting documentation.
- If you don't have a sufficient balance in your reimbursement account, Via Benefits will reimburse as many expenses as possible. The remaining expenses may be paid when your reimbursement account balance is sufficient. What to do with a denied expense If an expense has been denied, a denial reason will be listed on the EOUE with instructions on how to take the appropriate action.

Can I be reimbursed for Medicare Part B premiums?

Yes. The Social Security Administration issues an annual Social Security Benefit Award Letter/Proof of Income Letter usually during October or November. This letter specifies the amount of your Social Security benefit for the coming year and any deductible amounts. This letter should be saved and will be required for supporting documentation. If you are missing your Benefit Award/Proof of Income Letter, you may call the Social Security Administration at 1-800-772-1213 and follow the prompts to request another Benefit Award/Proof of Income Letter.

How can I set up an Authorized Representative on my account?

Via Benefits recommends having an authorized representative on your account. Should the need arise; it is beneficial to have someone who can act on your behalf. You can designate an authorized representative on the phone, or if you cannot join a phone call, you can submit an Authorization to Release Protected Information (ARPI) form, allowing someone access to your account. Your authorized representative can submit reimbursement requests and check on their status on your behalf. You may cancel this or change a representative at any time by calling or in writing.