



[MAILING ADDRESS]

Introducing the Teamsters Local 1932 Health & Welfare Trust Retiree Plan

Welcome to Via Benefits

Teamsters Local 1932 Health & Welfare Trust has partnered with Via Benefits Insurance Services (Via Benefits) to help you make a funding decision and shop for and enroll in a new medical plan. Via Benefits is an unbiased resource that will help you navigate your health care choices and provide guidance as you choose coverage.

Via Benefits' services include:

- Administering your Health Reimbursement Arrangement (HRA)
- Helping you find and enroll in health insurance coverage(s)
- Offering support and guidance throughout the year

Pre-65 Retiree

Call: **1-800-695-9328 (TTY: 711)**

Online: marketplace.viabenefits.com/Teamsters1932HandW

Post-65 Retiree

Call: **1-800-677-8175 (TTY: 711)**

Online: my.viabenefits.com/Teamsters1932HandW



July 19, 2023

Dear <<firstname>> <<lastname>>>,

We have important news regarding the Teamsters Local 1932 Health & Welfare Trust Retiree Medical plan. Effective August 1, 2023, health care benefits will change for retiree medical participants, their spouses, surviving spouses, and eligible dependents. This change will replace your current group plan with the option to choose individual coverage through Via Benefits.

Teamsters Local 1932 Health & Welfare Trust has chosen Via Benefits as our partner to help you navigate this transition and guide you to make an informed and confident decision. Via Benefits is your resource to help you choose new coverage to fit your health and financial needs. This change applies to all eligible Teamsters Local 1932 Health & Welfare Trust retirees regardless of their current medical plan election.

Why the Change for Retirees?

Teamsters Local 1932 Health & Welfare Trust performed an extensive review of our current Pre-Medicare retiree medical programs and selected a Health Reimbursement Arrangement and Via Benefits combination, offering you more flexibility in finding coverage suited to your needs.

Why Via Benefits?

As a Pre-Medicare retiree, you will have more choice in the type of coverage that suits your needs. To start learning about your coverage options, please review the information in this letter. The **Introducing Via Benefits Guide** will be mailed to your home following your retirement.

Working with Via Benefits

Via Benefits is not a health insurance carrier but an unbiased resource that will help you navigate your new choices. Think of Via Benefits as your “coach” – offering health care advice and guidance throughout all the stages of your retirement.

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Before and during enrollment Via Benefits will:

- Help you decide between your funding options – whether to take the Health Reimbursement Arrangement (HRA) or federal subsidy (if eligible)
- Help you to opt in to the HRA, should you choose to accept it
- Understand your specific health and budgetary needs to evaluate the options that work for you
- Help to enroll you in your new individual or family medical coverage

Throughout the year

- Administer your HRA to reimburse you for medical premiums
- Answer questions you may have about your coverage and HRA
- Support you with any insurance carrier issues you may have

When you become Medicare eligible

- Guide you through the process of transitioning from your Pre-Medicare medical plan to a new Medicare medical plan when you age into Medicare
- Continue to administer your HRA
- Provide details on how your Medicare HRA works by sending you another **Via Benefits Guide to Reimbursement**

Upon your retirement, you will receive a loss of coverage letter from Teamsters Local 1932 Health & Welfare Trust . Please keep this letter in a safe place -- you may need it to enroll in a new plan.

Important: If you do not enroll in coverage by the first of the month following your retirement, you may have a lapse in health coverage. Coverage starts on the first day of a given month following a successful enrollment.

We're here to assist you

Via Benefits is happy to help you make a funding decision and enroll in a new medical plan. If you have questions, please call Via Benefits at 1-800-695-9328 (TTY: 711) Monday through Friday, 5:00 a.m. to 4:00 p.m. PST, or go online:

marketplace.viabenefits.com/Teamsters1932HandW

Your Funding Options

Teamsters Local 1932 Health & Welfare Trust provides funding to you through a Health Reimbursement Arrangement (HRA) The Trust HRA is an account you can use to request

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reimbursement for any eligible post-tax premium expenses you and your eligible dependents incur.

Via Benefits administers your HRA and the Teamsters Trust funds the HRA through a monthly contribution of up to \$750.

Depending on your income level, you may be eligible for subsidies from the federal government in the form of a Premium Tax Credit (PTC) or Cost-Sharing Reduction (CSR). The PTC and CSR reduce the amount of the premium and out-of-pocket costs you pay. If you qualify, you will need to decide whether it is more advantageous to accept the HRA from Teamsters Trust or take a federal subsidy. **By law, you are not allowed to use an HRA and federal subsidy in the same year.** Via Benefits can help you understand the difference between your funding options and help you make your selection.

Receiving either of these funding opportunities is not automatic – and you can't have both. Instead, you must opt in to one or the other by contacting Via Benefits.

The benefits of your Teamsters Local 1932 Health & Welfare Trust HRA

After you accept your funding by opting in to the HRA, you'll receive a **Via Benefits Reimbursement Guide** in the mail a few weeks after your new coverage starts. The guide will include instructions on accessing your account, how to submit expenses for reimbursement, and a list of eligible expenses.

IMPORTANT

You must take the following actions prior to 1st of the month in which your coverage will begin:

1. Make your funding decision by opting in to receive a Health Reimbursement Arrangement (HRA) from the Teamsters Trust or, if you qualify, choosing a federal subsidy
2. Enroll in a new individual or family plan

To make your funding decision and enroll in a new plan, contact Via Benefits today. You can make an appointment by calling 1-800-695-9328 or by going online:

marketplace.viabenefits.com/Teamsters1932HandW.

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