

Medicare Eligible Retirees and Medicare Eligible Dependents
Henrico County General Government and Schools

Frequently Asked Questions – Via Benefits

Q1: Why is the County sponsoring retiree coverage through the individual market for Medicare eligible retirees?

A1: We are seeing changes in the health care industry and uncertainties about federal subsidies. Henrico County's goal is to offer valuable health coverage in a way that meets the varied needs of our Medicare eligible retirees. In today's health care market, the best federal subsidies are in the individual market which offers a broad range of plans to meet different coverage needs and household budgets. We also know that comparing the numerous plans available, making an informed enrollment decision and completing the enrollment process can be a daunting experience. A dedicated and licensed Via Benefits benefit advisor will listen to your specific needs and preferences and will help you find the health coverage that works best for you. A Via Benefits benefit advisor will personally enroll you over the telephone for the coverage you select. Later, if you have claims or billing concerns, your Via Benefits benefit advisor will facilitate a resolution for you. You may also contact Via Benefits each fall during the Medicare Annual Enrollment period to evaluate new enrollment options for the upcoming year.

Q2: Is Henrico County dropping Medicare eligible retirees?

A2: No, Henrico County is providing a way for Medicare eligible retirees to enroll in an individual plan for health care coverage. To provide coverage in an individual plan that works best for each retiree's health and budget needs, Henrico County has contracted with Via Benefits to personally assist each Medicare eligible retiree and Medicare eligible dependent with enrollment for health care coverage.

Q3: I will become Medicare eligible prior to my spouse. My spouse is covered under the County's pre-65 healthcare plan (currently Anthem). What will happen when he/she becomes Medicare eligible at age 65?

A3: If you enroll in a plan through Via Benefits, your spouse's pre-65 healthcare coverage will continue until he/she reaches age 65. Several months prior to his/her 65th birthday, Via Benefits will contact your spouse by phone and/or U.S. Mail with information about his/her upcoming opportunity to transition to coverage through Via Benefits.

Q4: Are the individual plans available through Via Benefits part of the Affordable Care Act public health care exchange?

A4: No. Via Benefits offers post-65 retirees enrollment in a broad range of health plans through their privately-operated exchange and has no affiliation with government-run exchanges created under the Affordable Care Act.

Q5: Can I use the same doctors and hospitals?

A5: Your Via Benefits benefit advisor will ask you about the doctors and hospitals that you want to utilize so that you may select from health care plans that offer the access that is important to you.

Q6: Can I meet with someone to enroll in person?

A6: No, Via Benefits handles enrollments over the phone.

Q7: I am hearing impaired and have difficulty with phone calls. Can I enroll online or with a paper form?

A7: Via Benefits does offer online enrollment from a variety of carriers; however, the carrier best suited for you may NOT be available online. Paper applications are not accepted by Via Benefits due to the potential for errors in completion which could delay your coverage start date. TTY service is available.

Q8: My daughter/son/friend helps me with my financial decisions and handling bills. May this person participate in the phone call with the Via Benefits benefit advisor when we discuss my plan options and enroll?

A8: Yes! Please share your appointment time with the person(s) you would like to participate in your phone appointment. The Via Benefits benefit advisor can set up a conference call to include the person(s) you choose to participate. Remember, however, that you alone can complete your enrollment, unless the person participating with you during your calls to Via Benefits has a Power of Attorney (POA) for you.

Q9: Who should I contact with questions about the Via Benefits enrollment process and coverage?

A9: If you are enrolled in retiree coverage and are between age 64 and 65, or if you are soon retiring at age 65 or older, you may call the Via Benefits/Henrico County toll-free number at 1+844- 256-0914. A benefit advisor for Henrico County will answer your questions.

Q10: How can I find the premium costs for plans available through Via Benefits?

A10: Your Via Benefits benefit advisor will provide you with information about premium costs and out-of-pocket costs, such as copayments, coinsurance, deductibles and out-of-pocket maximums during your enrollment appointment. To avoid selecting a plan based solely on the premium costs, your Via Benefits benefit advisor will guide you in considering both premium costs and out-of-pocket costs to find the plan that will work best for you. **You must have Medicare Parts A & B to enroll through Via Benefits.**

You may also go to the Via Benefits website <https://my.viabenefits.com/henrico> and click on the Shop and Compare link. Not all plans offered by Via Benefits are on the website.

Q11: I am a pre-65 retiree and have a Henrico County Health Care Supplement. How will I receive this supplement after I enroll for coverage through Via Benefits?

A11: You will pay your full premium directly to the insurance carrier(s) you select for coverage. Henrico will provide your monthly supplement through a Health Reimbursement Account (HRA) with Via Benefits from which you can receive reimbursement for premiums paid up to the amount of your monthly supplement. Your Via Benefits benefit advisor will discuss this process with you in your phone appointment.

Q12: Will unused funds in my Health Reimbursement Account (HRA) roll over to the next plan year?

A12: No, unused funds will not rollover. You have until June 30th each year to submit reimbursement requests to Via Benefits for eligible expenses incurred in the prior plan year.

Q13: I receive a Health Insurance Credit (HIC) from the Virginia Retirement System (VRS). How will this be affected?

A13: Some retirees are eligible to receive this state health insurance credit based on the position they held (such as teachers, constitutional officers and their employees) and their length of service. VRS includes your HIC with your monthly benefit deposit as an eligible retiree. The amount of your HIC is based on your years of service and will not exceed the amount of your health and dental premiums. After selecting your plan through Via Benefits, complete *VRS Form 45* (available from VRS at www.varetire.org or 1+888-827-3847) to notify VRS of your new coverage, premium and effective date. Submit the form directly to VRS in order to receive your proper HIC. **You must notify VRS whenever there is a change in your coverage and premium.**

General Government: HR Benefits, 804-501-7371

Schools: HCPS Benefits Office, 804-652-3624

Via Benefits: 1+844-256-0914 or <https://my.viabenefits.com/henrico>