



**Via Benefits  
Reimbursement  
Guide**

**How to use your  
Ford Medicare Salaried Retirees Hired Before  
6/1/01  
Health Reimbursement Arrangement  
(HRA)**

# Welcome to Via Benefits!

Dear John Sample,

This guide introduces how to use and manage the Health Reimbursement Arrangement (HRA) provided by Ford Motor Company to request reimbursement for your paid health care expenses. Your HRA is an account you use to reimburse yourself for eligible expenses after you've paid for them. A contribution in the amount of \$XXX.XX has been made to your reimbursement account that is available XX/XX/XXXX.

## Managing your reimbursement account

Follow these steps for a smooth reimbursement experience:

- Use the Via Benefits Accounts mobile app or website to access your HRA. (Make sure to save your username and password.)
- Set up direct deposit.
- Select your communication preferences.
- Automate your premium reimbursement.
- Determine if you have a deadline to incur expenses or submit reimbursement requests.
- Authorize others to access your account. Call Via Benefits to add a representative to your account in the event you can't manage it.

\*Extend Health, LLC administers  
Via Benefits reimbursement accounts.

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## Fast. Safe. Convenient.

You can check your account balance, reimbursement, and payment status on the Via Benefits Accounts mobile app or website. Download the mobile app from the App Store or Google Play today.



## Activities you can complete online

Using the Via Benefits Accounts mobile app or website is the fastest, safest, and easiest way to reimburse yourself for an expense. You can do the following and more using the Via Benefits Accounts mobile or website:

- View your account balance.
- Sign up for direct deposit.
- Manage your communication preferences.
- Submit reimbursement requests.
- Upload your receipts.
- View your reimbursement history.

Sign in to the Via Benefits website at [my.viabenefits.com/funds](https://my.viabenefits.com/funds) and select **Funds & Reimbursements**.

**Pro Tip:** Your Via Benefits username and password can be used for both the mobile app and the website.

# Setting Up Your HRA

## Set up direct deposit

Direct deposit is the fastest, most secure way to receive your reimbursement payments directly to your bank account. Direct deposit payments take three business days to appear in your bank account after the reimbursement request is processed.

You can set up direct deposit in the mobile app or the **Reimbursement Center**. Learn how at [help.viabenefits.com](https://help.viabenefits.com); search for **Direct Deposit**.

**Note: Your former employer may require direct deposit to receive reimbursement.**

## Set your communications preferences

Save paper and receive communications quickly by receiving information by text or email. Select your preferred communication methods on the mobile app or Reimbursement Center.

You can learn how to set up notifications for your reimbursements at [help.viabenefits.com](https://help.viabenefits.com); search for **Update Your Reimbursement Notification Settings**.

**Pro Tip:** For faster reimbursement, set up direct deposit!



## Additional ways to contact us

### Phone

In addition to the Via Benefits Accounts mobile app and website, you can use our voice-activated information center, available 24/7, to get information about your HRA balance and get the amount, date, and status of your three most recent reimbursement requests. If you do not have access to a smartphone, tablet, or computer, you can request reimbursement and direct deposit forms.

You can also speak to a Via Benefits representative 8:00 a.m. to 7:00 p.m. Eastern Time by calling 1-866-427-4830.

### Mail

If you don't have access to a smartphone, tablet, or computer, reimbursement requests can be submitted by mail using a reimbursement request form. A reimbursement request that is mailed takes up to 10 days longer than one submitted through the mobile app or website. You can receive a form by calling Via Benefits.

You can access our privacy policy at [my.viabenefits.com/about/privacy-policy](https://my.viabenefits.com/about/privacy-policy). If you have questions or concerns about our privacy policy, please contact us at [my.viabenefits.com/help](https://my.viabenefits.com/help).

# How to Simplify Your Reimbursement

Set it and forget it! Automate your monthly eligible premium reimbursement.

## Activate your premium reimbursement

### Automatic premium reimbursement for Medicare plans

Via Benefits offers an **automatic premium reimbursement** feature for most Medicare insurance plans when enrolled through Via Benefits. When you enable this feature, you first pay your premium directly to the insurance carrier, which will then notify Via Benefits that your payment has been received. Your premium amount will be automatically deposited into your account if you've set up direct deposit.

Please allow up to four weeks to receive your first **automatic premium reimbursement** after your plan's effective date. If you have not received your reimbursement after six weeks, reach out to Via Benefits so we can contact your insurance carrier on your behalf.

Set up automatic premium reimbursement on the Via Benefits website. This feature is not yet available in the app or your **Reimbursement Center**.

### Medicare Part B automatic premium reimbursement

If you have enrolled in a Medicare Advantage or Medicare Supplement Insurance Policy (Medigap) plan through Via Benefits, you can elect to receive reimbursement for the standard Medicare Part B premium automatically instead of submitting a separate request for reimbursement. Payments are issued at the beginning of each month.

## Express reimbursement

**Express reimbursement** offers a simple way to request reimbursement for Medicare and Marketplace enrollments completed through Via Benefits when automatic premium reimbursement is not available for your insurance plan. Information about your plan is uploaded directly to your account allowing you to request reimbursement, using the mobile app or our website, without the need to include additional documentation.

**Express reimbursement** must be requested each plan year to receive automatic payments.

## Recurring premium reimbursement

If automatic premium reimbursement or express reimbursement is not available for your plan, you can submit a **recurring premium reimbursement** request to receive reimbursement for your premiums monthly. Submit a **recurring premium reimbursement** along with your supporting documentation on the mobile app or our website, or mail a **Reimbursement Request Form** to Via Benefits. Reimbursement for one-time expenses can be submitted on the mobile app or our website, or by mailing a **Reimbursement Request Form** to Via Benefits.

**Recurring premium reimbursement** must be requested each plan year and whenever your premium amount changes.

**Please note: If you've turned on automatic premium reimbursement, available for Medicare plans only, you do not need to set up a recurring premium reimbursement.**

## Reimbursement Forms

In limited situations, you may need to submit a paper reimbursement request by mail, which will require supporting documentation for validation of your request. Please note, it can take up to 10 days for your request to be received by mail.

## Required Supporting Documentation

Via Benefits is required to confirm eligibility of a submitted expense based on the rules governed by your former employer. In order to confirm eligibility, the following supporting documentation is required:

## Premiums

When submitting supporting documentation for premium expenses, use monthly premium bills or statements, insurance coverage confirmation letters, or annual notices of premium amounts that confirm you've been accepted into the plan and have paid your initial premium.

Documentation needs to include the following information:

- Premium coverage period (e.g., 01/01/2024 – 12/31/2024)
- 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)

## Social Security Benefit Verification Letter

If you are not eligible for Automatic Premium Reimbursement for Medicare Part B, you will need to submit your annual **Social Security Benefit Verification Letter**, as documentation. This letter is usually sent in October or November and specifies the amount of your Social Security benefit for the coming year and



deductible amounts. If you don't have your **Social Security Benefit Verification Letter**, call the Social Security Administration at 1-800-772-1213 and follow the prompts to request another copy. You may also be able to retrieve this document online at [ssa.gov](https://ssa.gov).

## **Out-of-pocket costs**

Reimbursement for premium expenses often exhausts your account balance. Submit reimbursement for out-of-pocket expenses if you have a remaining balance. When submitting supporting documentation for out-of-pocket expenses, you can usually use the following documents:

- Explanation of Benefits (EOB) from your insurance carrier, provider receipt or pharmacy receipt.

Documentation needs to include this information:

- Date of service (e.g., 01/01/2024)
- Expense type (e.g., Copay)
- Provider (e.g., Dr. Smith, CVS)
- Individual serviced (e.g., John Doe)
- Amount (e.g., \$100.00)

## **Common reasons reimbursement requests are not approved**

- No documentation was provided with your reimbursement request.
- The documentation included does not include the required information.
- The request was for an ineligible person, time period or expense.
- The request has already been reimbursed.

Reimbursement documentation can be uploaded on the mobile app or website.

- Images can be any of the following file types: PDF, GIF, JPG, TIF, or BMP up to 5 MB in size.
- An unlimited number of files can be uploaded.
- You can use your mobile camera or desktop scanner to create documents to attach to your reimbursement request.

## Reimbursement Communications

Via Benefits will send communications notifying you of your reimbursement status. If you'd like to monitor the status of your reimbursement in real time, you'll need to **enable email, text and mobile app notifications in your account profile and mobile app communication preferences**. Please note that some notifications are only sent electronically.

- After your reimbursement request has been processed, an **Explanation of Payment (EOP) or Explanation of Unpaid Expenses (EOUE)** is created:
  - If your reimbursement is approved, Via Benefits notifies you that an EOP is available online.
  - If any part of your request is not approved, or is denied, an EOUE is created with instructions on actions you need to take to finalize your request.

**NOTE:** If you don't have a sufficient balance in your HRA, Via Benefits will reimburse you up to your available balance.

# Eligible Expenses

Expenses that are eligible to be reimbursed through your HRA include:

## Premium expenses

Apply the funds in your reimbursement program toward the Medical, Prescription Drug, Dental, Vision, Medicare Part A/B and Long Term Care premium expenses incurred while you are eligible for your funding program. Generally, you'll pay your insurance premiums to the insurance carrier every month before requesting reimbursement.

## Out-of-pocket expenses

Your reimbursement program allows you to be reimbursed for your eligible out-of-pocket health care expenses to the degree that funds are available. Eligible out-of-pocket expenses include copayments, deductibles, and coinsurance payments. Other eligible expenses include those incurred while paying for Medical, Pharmacy, Dental, Vision and Hearing services as described in Section 213 (d) of the Internal Revenue Code. For more information, see the IRS publication 502 (available at [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)), review the Summary Plan Description (SPD) provided by your former employer or benefits provider, or call Via Benefits.

## Eligible expense categories

The list in this guide provides a sample of eligible expenses for reimbursement based on Internal Revenue Code Section 213(d). It's not a complete list and is subject to change without notice. For more information about eligible expenses covered by your plan, refer to your SPD, view eligible expenses online, or contact Via Benefits.

## Premiums

- Medical
  - Medicare Supplement/Medigap
  - Medicare Advantage
  - Individual and Family Plans (marketplace plans)
  - Short-Term Medical
- Medicare Part A/B
- Prescription Drug
- Dental
- Vision
- Long-Term Care

## Out-of-Pocket Expenses

- Medical
  - Doctor
  - Chiropractor
  - Hospital bills
  - Diagnostic testing
    - Lab work
    - X-rays
  - Physical, occupational, or speech therapy
  - Oxygen and oxygen equipment
  - Medical equipment and repair
    - Wheelchair
    - Walker
    - Crutches

- CPAP equipment and supplies
- Vaccinations/immunizations
- Transportation expenses for medical care
  - Ambulance
  - Personal vehicle mileage
  - Transportation service
    - Bus, train, taxi, ride-share services, parking
- Over-the-counter
  - Diabetic supplies and testing equipment
  - First-aid supplies
- Adult incontinence supplies
- Pharmacy
  - Over-the-counter medicines
- Dental
  - Examination, cleaning, and X-rays
  - Treatment
  - Oral surgery
  - Dentures and implants
- Vision
  - Eye examinations
  - Eye glasses/contacts
- Hearing
  - Hearing aids
  - Hearing aid batteries and repairs

## Non-reimbursable expense examples

- Premiums for life insurance, critical illness, income protection, or disability insurance
- Premiums for cost-sharing insurance (Healthcare Sharing Ministries, Medishare)
- Premiums paid on a pre-tax basis before taxable wages are calculated, such as those paid for employer-provided group health insurance
- Cosmetic procedures
- Medical marijuana or CBD products
- Weight loss programs, food, and beverages
- Assisted living or long-term care expenses
  - Cost of medical care provided by the facility may be reimbursable
- Household help
- Gym membership\*
- Dietary supplements\*

\*Unless a documented medical necessity

### We're here to assist you

Our **Help and Support** page contains answers to frequently asked questions. You can access **Help and Support** at [help.viabenefits.com](https://help.viabenefits.com).

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