



September 1, 2021

Important Notice: You are receiving this letter because you (or your spouse) have been identified as Medicare-eligible (65 years old or older) and are receiving group Medicare supplement coverage

Dear Retiree or Surviving Spouse,

HPRS is changing the way we provide access to and subsidize (provide a financial contribution toward) medical and prescription drug coverage for Medicare-eligible retirees and their Medicare-eligible dependents. Beginning October 1, 2021 HPRS will be offering health care coverage through Via Benefits, the nation's largest private Medicare exchange (also called a "marketplace"). Post-65 retiree medical coverage will no longer be available through a HPRS group insurance plan.

As a result of recent reviews, we're pleased to announce our partnership with Via Benefits, the nation's largest private Medicare exchange, to provide you and your Medicare-eligible spouse or dependent with new, individual Medicare coverage, effective January 1, 2022. By offering retiree coverage through a private Medicare exchange we're able to give you access to a wider selection of health care plans, which may likely include lower-cost options and plans with comparable coverage or more suited to your needs than your current plan through HPRS. HPRS will provide a subsidy to eligible retirees through a tax-free Health Reimbursement Account (HRA) to help pay for retiree medical coverage, **as long as you enroll in a Medicare Medical plan through Via Benefits.**

This change only affects Medicare-eligible retirees and Medicare-eligible covered dependents. It does not affect active HPRS employees until they retire, or retirees or their covered dependents who are not yet Medicare-eligible.

Important Reminders:

- Enroll through Via Benefits. The enrollment period will be October 1 through December 31.** Your current Medicare supplement coverage from your HPRS-sponsored plan will end on December 31, 2021. To ensure you do not experience any gap in coverage you **must take action and enroll in new coverage October 1, 2021 through December 31, 2021.**
- Watch for the Getting Started Guide, coming shortly from Via Benefits.
- Schedule your enrollment call NOW by calling Via Benefits toll-free at 833-431-1358 or by going online to **my.viabenefits.com/HPRS**. Plan at least 30 minutes to schedule your enrollment call.
- You will receive a contribution **to a tax-free Health Reimbursement Account (HRA)** if you enroll in a Medicare plan through Via Benefits.
- Attend a virtual meeting or access a pre-recorded session:** Via Benefits and HPRS will conduct information sessions 9/22 and 9/24 at 10:00 and 1:00 Eastern to talk about these changes. If you can't attend a meeting, web recording will be available.
- Watch for the Via Benefits Enrollment materials, mailing by early October.

More about Via Benefits

Via Benefits, a national leader in Medicare coordination and transition services has helped more than two million retirees from over 777 employers understand their options and enroll in the Medicare marketplace. Via Benefits represents a wide variety of plans from more than 120 regional health insurance companies.

We will make enrolling easy for you. Through Via Benefits, trained and licensed benefit advisors are available to help you and your dependent enroll. You also have access to resources, tools and support to learn about the Medicare supplemental plans available in your area. The advisors will work with you to compare plan choices and choose the coverage that best meets your needs and budget. Via Benefits offers:

- Unbiased information about the individual Medicare marketplace, the types of plans available in your area, how much they cost and the benefits they cover.
- Advice and decision-making support, based on your current coverage and expected future medical needs.
- Help with enrollment in your new medical and/or prescription drug coverage.
- Help understanding how your new Health Reimbursement Account will work
- Ongoing support after enrollment, including help with claims questions.

IMPORTANT! You must be enrolled in Medicare Part B

You must have Medicare Part B coverage to enroll in medical coverage through the Medicare marketplace. If you're not currently enrolled in Part B, contact Social Security immediately:

- Visit www.medicare.gov
- Call **1-800-772-1213**
- Visit your local Social Security office

If Your Spouse or Dependent is not eligible for Medicare

If your spouse or dependent is currently under the age of 65 and enrolled in HPRS's retiree medical plan, he or she will not be affected by the coverage changes discussed in this letter until he or she turns age 65 or becomes Medicare eligible. Once your spouse or dependent approaches age 65, he or she will also have access to the enrollment support offered through Via Benefits and will begin to receive information from Via Benefits when he or she reaches age 64. Until your spouse approaches age 65 he or she should continue to enroll or make changes to coverage by contacting HPRS.

More about the Health Reimbursement Account (HRA)

An HRA is a tax-free account where HPRS will make contributions as long as you are eligible for HPRS retiree health benefits* and enrolled in a Medicare plan through Via Benefits. This contribution only applies to eligible retirees and surviving spouses, and a dependent will not have access to an HRA until the primary member is eligible for the HRA allowance. Eligible retirees will receive \$183.33 per month (\$2,200 annually), and a surviving spouse will receive \$91.67 per month (\$1,100 annually). The HRA gives you flexibility in how your subsidy dollars from HPRS are used – you can be reimbursed from the HRA for post-65 medical and prescription drug coverage premiums and other eligible expenses.

Your HRA is a joint account for you and your Medicare-eligible covered dependent. This means you and your dependent will share the funding that you receive, similar to a joint checking account. Any unused funds remaining in your HRA at the end of the calendar year roll over to the next calendar year.

Because the HRA is a reimbursement account, you must pay for your eligible expenses up front, then request reimbursement directly from Via Benefits. Note that you will not be able to reimburse yourself for eligible expenses before January 1, 2022, other than for your January premium.

If your Spouse is also retired from HPRS

If one of you is enrolled in the HPRS Retiree Medical Plan as the retiree, and the other as a dependent, then your HRA account will be set up as a joint account, that can be used for eligible health care premiums for one or both of you.

You can learn more about your HRA by contacting Via Benefits. A “Funding Guide to Reimbursement” will also be sent to your home, if you enroll in new coverage through Via Benefits, early January 2022.

Catastrophic Coverage Benefit

If you enroll and qualify for HPRS’s HRA, you will be eligible for additional funding to help cover high out-of-pocket prescription drug costs, should you need it. For retirees with high drug costs, HPRS will provide reimbursement of out-of-pocket drug co-payments and coinsurance once a participant reaches the Medicare Part D catastrophic level of drug coverage. You can learn more about this by contacting Via Benefits. Via Benefits will provide more information about this additional benefit in your *Funding Guide to Reimbursement* mailing to you in early January 2022.

What You Need to Do

Enrollment is not automatic. Medicare-eligible retirees and Medicare-eligible covered dependents **need to take action and enroll through Via Benefits between October 1 through December 31** to have health coverage beginning January 1 and be eligible for HPRS’s HRA contribution.

To prepare for this change, we recommend that you:

- **Read** all the information you receive from HPRS and Via Benefits.
- **Update** your contact information (address and phone number) by calling **833-431-1358**
- **Action Required**
HPRS requires that all Health Reimbursement Account (HRA) reimbursement requests be processed through direct deposit to your designated bank account. Your HRA contribution will continue to be deposited into your HRA. However, Via Benefits will not be able to issue any HRA reimbursements until you sign up for direct deposit for your account. You will receive more information on how to set up direct deposit when you receive your Funding Guide to Reimbursement mailing to you in late December, early January.
- **Attend** a retiree meeting to learn more and ask questions, and interact with representatives from HPRS and Via Benefits. To register for the virtual retiree meeting see the last page of this letter.
- **Schedule** a call with a Via Benefits advisor. Via Benefits may reach out to you to set a time to help you prepare to enroll.
- **Enroll through Via Benefits between October 1 and December 31.**

If your HPRS-covered dependent is not yet eligible for Medicare, your dependent will continue to have health coverage through the HPRS-sponsored plan. When your covered dependent turns age 64, Via Benefits will begin to provide information about what your dependent needs to do to enroll for post-65 coverage and receive the HRA contribution.

Here's an overview of key dates and communications:

Timeframe	Action
Early September	"Getting Started Guide" sent to your home
Early September	Retiree meetings
October 1	Enrollment window opens
Early October	"Enrollment Guide" sent to your home
January 1	New benefit elections go into effect

For More Information:

We understand that you will have many questions about this transition. You can find more information about this transition in the Frequently Asked Questions on the last page of this letter. You'll find more details in the "Enrollment Guide" you'll receive in early October and in the "Funding Guide to Reimbursement" you'll receive in January from Via Benefits. To learn more:

- Mark your calendar to attend any of the four optional virtual sessions with Via Benefits and HPRS on September 22nd and September 24th, at 10:00 a.m. and 1:00 p.m. each day. Family members are welcome to participate.
- If you cannot attend the meeting or would like to review the information presented at the meeting, you can access a pre-recorded session by going to my.viabenefits.com/hprs and watch the video
- For in-depth support, assistance with this transition and detailed questions about your coverage options, **please contact Via Benefits directly at 833-431-1358, Monday through Friday, 8:00 a.m. to 9:00 p.m. EST.**
- Visit my.viabenefits.com/HPRS.

Sincerely,



Carl Roark, Ph.D.
Executive Director
Highway Patrol Retirement System

Retiree Meetings

Online:

my.viabenefits.com/HPRS

Available 24/7, beginning on 9/5/2021 watch a 30-minute YouTube video presentation.

Invite your eligible dependent(s), family members or caregivers to view with you.

Meeting schedule

Date & time	Registration
September 22 Meeting #1: 10:00 EST Meeting #2: 1:00 EST	https://attendee.gotowebinar.com/register/785656449514111755 https://attendee.gotowebinar.com/register/8757923891936534027
September 24 Meeting #1: 10:00 EST Meeting #2: 1:00 EST	https://attendee.gotowebinar.com/register/4919375967254231307 https://attendee.gotowebinar.com/register/5201252265709035531

Frequently Asked Questions

What is the Medicare marketplace?

The Medicare marketplace refers to all the coverage choices insurance companies across the country make available to Medicare-eligible retirees. The Medicare marketplace is separate from state marketplaces connected with the Affordable Care Act. The marketplace can offer expanded choices at affordable prices by leveraging the buying power of millions of retirees who they enroll for coverage.

Can I choose to remain in HPRS-sponsored retiree medical coverage?

No. HPRS retiree medical coverage for Medicare-eligible retirees and Medicare-eligible covered dependents will end on December 31, 2021.

Do my dependent and I need to enroll in the same plans?

No. You and your Medicare-eligible covered dependent can choose to enroll in different plans.

Are my options and rates affected by my current or past health?

No, not if you enroll in an individual plan during your enrollment period and before your current health coverage expires. During this time, insurers cannot deny your application or charge you more because a doctor has treated you for a health condition.

What can I expect to pay for my new plan?

Your rates for your new plan will depend on the coverage you select. Your benefit advisor at Via Benefits will assist you in selecting plans based on your medical and financial needs.

How long does enrollment take?

Most people are able to complete their enrollment in one call, and most calls average slightly more than one hour. Your call may be shorter if you complete your personal profile in advance. The "Enrollment Guide" you will receive shortly will give you information on the online tools available through Via Benefits.

Can I continue to see my current doctor?

If you want to continue to see your current doctor(s), before you call to enroll, ask your doctor(s) which insurance plans they accept. And, when you enroll, have each doctor's name and address to share with the Via Benefits advisor.

