Comments, FAQ, and Tech tips for signing up for health insurance through Via Benefits

Compiled by the RFAO Executive Committee

Comments:

- Medigap plans typically have no network restrictions. They also do not include prescription drug coverage, so you need to sign up for Medicare Part D. Plans G and N are the most popular. Plan N does not cover "excess charges." These are charges more than the Medicare-allowed reimbursement, up to 15%, that certain providers can charge. Vermont law does not allow excess charges; but if you get care in another state, excess charges may be legal. Plan N also requires some co-pays or co-insurance for certain medical services.
- Medigap Plan F is available to retirees who were eligible for Medicare prior to January 1, 2020. The F plans have the greatest coverage, including part B deductible, but Via cautions that the premiums for the F plans may rise more quickly since the cohort of eligible people is aging and no younger people are entering the cohort.
- Unused HRA funds can roll over to the next calendar year if unused.

FAQ:

- **Q:** How will UVM's contribution to the cost of premiums work with the Via Marketplace?
  A: UVM has determined a premium amount referred to as the "base" or "standard" premium. This represents the average cost of the total monthly premiums for health plans with benefits most like our current plan (combined with drug plans, if needed). For 2026 that monthly amount is determined to be $308/month. Each month UVM will deposit a percentage of the base premium amount, equivalent to the percentage of your premium it currently pays, into a Health Reimbursement Account (HRA). HRA's are tax exempt. The HRA's will be set up early in January and Via Benefits will send retirees detailed instructions on how to use your HRA. Going forward, you will pay your insurance carrier directly and then request reimbursement from Via. This process can be automated. If funds remain after you use funds for your premium, you may carry them forward and use them for other medical expenses.

  For example, if UVM is currently contributing 75% ($310.50) of our $414 group plan monthly premium in 2025, it will contribute 75% of $308, or $231 into the HRA each month.

- **Q:** Will BC/BS-VT plans be available? They are not on the Via website for VT.
  A: Yes, BC/BS-VT has made available its Blue65 suite of medigap plans for UVM retirees through the Via marketplace. However, it has not completed the technical steps to make the plans visible on the website. You can view information about the Blue65 plans on the BCBS-VT website or ask about the plans on the phone with a Via rep if you are interested. However, if you do call and talk to a Via agent, do not expect them to know about the Blue65 plan. You may get the response that the Blue65 plan is not available through Via.

Blue65 plans appear to cost more than other Medigap plans on the Via marketplace and BCBS-VT has other less costly medigap plans available outside the Via marketplace.

- **Q:** BC/BS-VT is financially tenuous. If it should fold, can we switch to another insurer for the same plan without underwriting? **A:** Yes
- **Q:** Will BC/BS-VT Medigap plans be accepted in another state?
  A: All Medigap plans are accepted wherever Medicare is accepted, which is 97% of providers nationwide.
- **Q:** If we choose to go outside the Via network for medical coverage, will UVM still make the HRA contributions?
  A: No. You must enroll in medical coverage through the Via marketplace for UVM to set up the HRA contribution. You may, however, enroll in additional coverage outside of the Via Marketplace, such as vision, drug coverage, or hearing coverage.
- **Q:** Can we pick Medicare Part D from a company different than the one we've chosen for medical coverage? **A:** Yes
- **Q:** How does Via pick insurance companies?
  A: Via uses several criteria, including CMS star ratings, ability to accept autopayments, and stability. Carriers must be licensed in the States where their plans are offered.
- **Q:** What is medical underwriting?
  A: Medical underwriting is a process used by insurance companies to evaluate your health history and determine the risk of insuring you. Insurance companies use underwriting to determine if your risk merits higher premiums, or if they will deny coverage.
- **Q:** Will I have to undergo underwriting for my 2026 health insurance?
  A: No because you are losing your current coverage, you are in a special enrollment period that does not allow insurance companies to charge more or deny coverage based on age or health risk. But, if you change insurance in the future, you could be subject to review for pre-existing conditions. It is important to **choose your plan carefully now.**
- **Q:** Has anyone managed to qualify for a reimbursement account through the Via Benefits website?
  A: [From Ruth Farrell] My husband and I worked with an advisor at Via Benefits, selected our plans and then we were transferred to a different department where someone completed our applications for the plans we chose (this could have been completed through the Via website). When completing the applications we signed up (a) to pay our premiums automatically from our checking account and (b) to have automatic premium reimbursements. Our application forms are now visible in our account on the Via website with a status of *Application Submitted*. The next status is *Policy Pending*, and then, after that *Policy Issued (or Denied)*. We should qualify for the HRA reimbursement account after the third stage - *Policy Issued*. Other people have reported that they were told that they could not setup their HRA reimbursement account until the end of the year (after 12/20/25).
- **Q:** What about my Part B Medicare premium which is paid from my social security account?
  A: You may submit reimbursement claims for your Part B premiums (typically deducted from your Social Security monthly) if you want to use any excess HRA funds for that purpose. The monthly Part B premium is projected to be $206.50 per month in 2026. You

may claim that amount to draw down any unused HRA funds if you have enrolled in a medical plan with Via.

- **Q:** What about IRMAA (Income-Related Monthly Adjustment Amount) that is paid by those with higher incomes?
  A: Any leftover HRA funds after you have paid your Medigap premiums can be used to reimburse for IRMAA if you have enrolled in a plan with Via.
- **Q:** If I left the UVM sponsored plan and obtained medical insurance coverage elsewhere, can I come back into the UVM sponsored system now?
  A: Yes. You can return to UVM now during open enrollment, choose a plan using Via and obtain your HRA funds.
- **Q:** How do I know what percentage of the monthly $308 for myself and my spouse UVM will give me in an HRA?
  A: See #3 below under "Tech Tips."
- **Q:** Why do I have to tell Via what prescription medications I, and my spouse, are taking?
  A: This information will NOT be shared with insurance companies. Via requests this information so the Via Benefits Advisor can help you find a prescription plan with a formulary that includes the medications you and your spouse are taking.
- **Q:** What if the UVM retiree has passed away and has a surviving spouse.
  A: UVM will cost-share the new base premium for surviving spouses in the same way that UVM currently provides a cost-share for the premium for surviving spouses on the group plan. UVM will provide 100% of the base premium for two years following the retiree's passing, followed by 50% of the base premium thereafter.
- **Q:** Via Benefits provides a mobile app I can download, but it doesn't seem to work.
  A: Ruth Farrell spoke with a Via Customer Service representative on 10/22/2025 who explained why the Via mobile app is not accepting your credentials. You can't create an account on the mobile app until your HRA account is set up and active, and the HRA accounts won't be set up before 1/1/2026. When the mobile app does become active, you should be able to submit receipts through the app (e.g. to use unused HRA funds for out-of-pocket medical expenses).

Tech Tips for interacting with Via (see phone tips below):

Via contacts

Online: my.viabenefits.com/UVM

Phone: 833-858-4990

Have ready when signing up:

- Medicare cards for you and your spouse
- List of medications for you and your spouse
- Your primary care provider and contact info for you and your spouse

- Try to avoid calling Via Monday mornings. They receive 25% of the entire week's phone calls on Monday morning.

- If you get a call from "WTW" accept it – this is Via's parent company and your phone ID may say "WTW."

Error message: "E-mail address already in use"

On Oct 14, 2025, at 8:19 PM, **Jay Ashman** <Jay.Ashman@uvm.edu> wrote:

> *A fellow retiree has been getting an e-mail address already in use" error message when she tries to log in.*

Solution from *Perplexity AI*:

The error message "e-mail address already in use" when trying to log into Via Benefits means that there is already another Via Benefits profile associated with that email address. This could happen if the user signed up previously with the same email or if another household member is using that email for their account.

To resolve this, try the following steps:

• Attempt to sign in using that email address instead of signing up again.

• If the password is forgotten, use the "Forgot your password?" link on the sign-in page to reset it.

• Check if another household member might be using the same email address for their Via Benefits account.

If these steps don't resolve the issue, contacting Via Benefits support may be needed for further assistance with account recovery or consolidation.

Tech Tips for account setup on Via website:

Make an account first, before you look for plans.

Then:

1.DO enter your Medicare Parts A and B start dates (found on your original Medicare card, or by logging onto medicare.gov).

DO NOT enter your Medicare number.

If you inadvertently did so, and are now seeing an error, acknowledge the error (if necessary, click on the error box to dismiss the error message), delete your Medicare number and proceed.

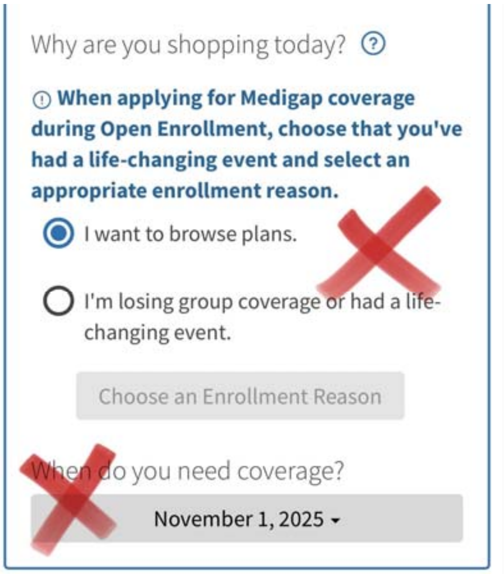
2. Setting up your account should automatically include your spouse's information in the same account.

3. To learn UVM's monthly contribution, interact with your account's homepage.

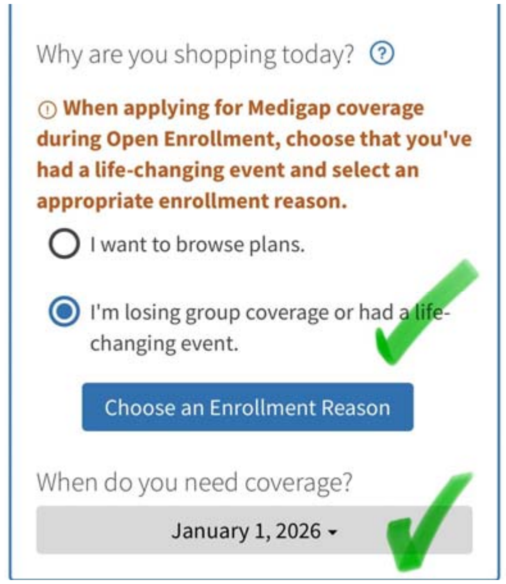
- Look for *Funds and Reimbursements*
- Select "*iew Accounts*
- Select *Show Account Details*

4. In the section *Why are you shopping today?*, you want to see **2026** plans. Follow these steps (on the next page):

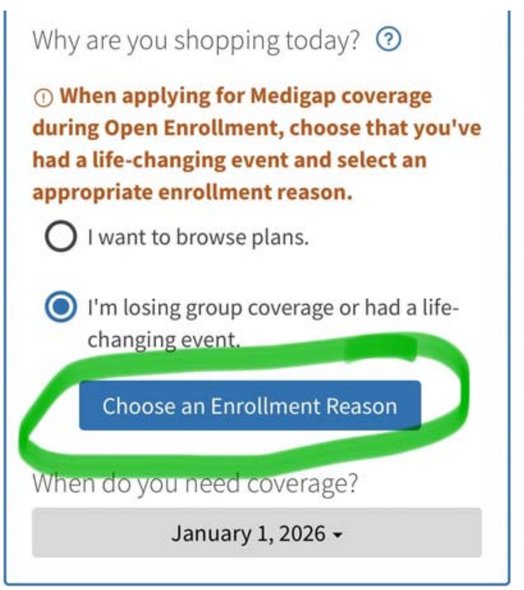
Do NOT select "Browse Plans."



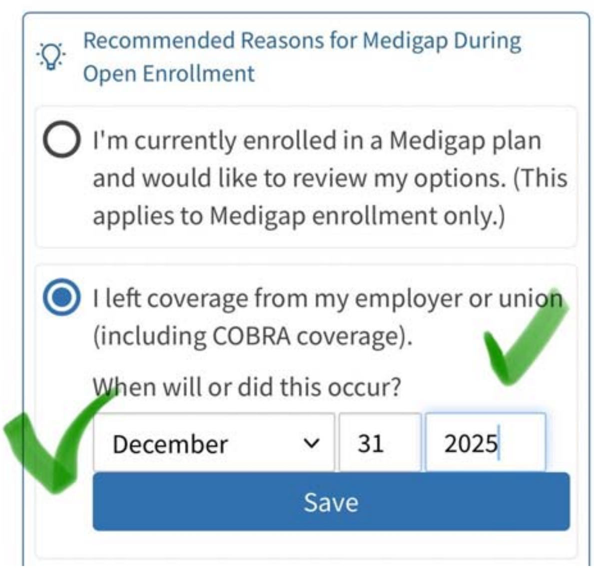
Instead, select "I'm losing group coverage…" The date should change automatically.



Click "Choose an Enrollment Reason"



On the next display, select "I left coverage from my employer…", update the date as shown, and click Save.



Once you pick a policy you want, click on "Add to My Cart" and it takes you to the insurance company where you fill out their application. Then it takes you back to Via benefits. But we apparently cannot do anything about HRA until mid-December.

Tips from Alan Gotlieb (living out-of-state in Arizona) for signing up by phone:

"This is what I call the 'hybrid system' that used the website followed by a phone meeting. It worked for us, and the hassle was minimized."

1. We entered all our doctors into the website and listed all our medications on the website.
2. We called the Via certified broker.
3. Told the rep we had opened an account for my wife and I and we had entered all our providers in Arizona and medications.
4. Told the Via rep I am a UVM retired faculty member, and we qualify for "guaranteed issuance" and no underwriting required.
5. I told the rep we are a family of 2 and qualify for the family discount.
   That made a difference compared to the quote we saw on just the website.
6. The rep took us through Medigap supplement plans available to us based on cost and the doctors we see now.
7. The rep came up with a comparison of plans and the monthly cost, and she saved the plan we wanted. She recommended the F plan due to significantly lower overall costs here in Arizona due to our large retiree population.
8. The rep then moved over to the D plan options for drugs and recommended a plan based on our list of medications.
9. The Advisor then saved all our information which we could then see on the website … if we wanted to.
10. The rep then transferred us to another department to a person who made out the application forms that will be sent forward to the insurance company. Be prepared to listen to a lot of boilerplates in the forms.
11. We then signed up for automatic monthly deductions of the F and D premiums from our checking account <u>and</u> an automatic reimbursement to our checking account from the HRA.
12. The whole process took 2½ hours. They set up an account for each of us. Be prepared for a long phone call.

Another tip from Jay Ashman on calling Via Benefits to speak with an agent:

"I had conversations with three different advisors at Via. The first two were useless, but the third was a gem. When I thanked her and told her that my colleagues had…ahem…an "uneven" experience with Via reps, she said something like "well, they need to talk with someone like me."

When you call Via – not to enroll, but for assistance with the website or general questions – tell the person who answers the phone "I'm already working with OFR2; can you forward the call there." OFR2 stands for Operations Funding Rep., 2nd Level. The folks in that part of the organization have been around a while and know what they're doing. It could end up saving a lot of time and frustration.

Tech Tips for completing AARP/United Healthcare application online:

After you've logged in and chosen your plan on the Via Benefits website, it is placed in your shopping cart. When you "check out", you're prompted to start your application.

The Via website should automatically direct your browser to open a new web page on the AARP/UnitedHealthcare website, so you can fill out your application there. Once you've done this, your browser will automatically return you to the Via page.

If the AARP/UnitedHealthcare page does NOT automatically appear, close your browser and restart the checkout process using a different browser (e.g., if Safari didn't work, try Google). The likely explanation is some restrictive setting in that uncooperative browser (ad blocker, no popup windows, etc.).

Your plan should still be in your shopping cart, so you won't need to start from scratch.