

## VIA BENEFITS FAQs

October 24, 2024

No matter who your insurance carrier is (Cigna, Mutual of Omaha, etc.), you can keep the same carrier and the same plan you currently have.

If you have a Medigap Policy (Plan G, Plan F, etc.), you can talk with Via about keeping the same plan and carrier. You can also change your plan if you wish to, and the Via benefit advisors will help walk you through that.

If your current carrier is AARP, Blue Cross Blue Shield of TN, or Cigna, you have to do nothing other than let Via know you want to keep your plan. These carriers are doing bulk Broker of Record (BOR) changes.

If your Medigap Policy is with Humana, they require a written request for BOR change from Alight to Via. Via will help you with that.

If your Medigap Policy is with any other carrier than those listed above, no BOR request will be needed. An exception will be granted through Via Benefits when you call and let them know you want to keep your current plan and carrier.

Exception requests are **renewed** on an annual basis. This does not mean you will have to switch after a year. It does not mean that you will lose your current plan. It does not mean you will have to switch to a Medicare Advantage plan.

The Health Reimbursement Arrangement (HRA) plan rules state that to be eligible for reimbursement a retiree must work through the named HRA provider/exchange. For the plan year that begins January 1, 2025, and the years that follow, that provider is Via Benefits.

CNS switched vendors from Alight to Via Benefits as a result of multiple complaints from retirees who were unhappy with their service. The cost is the same to CNS no matter what vendor is used.

Based on the feedback we received from retirees about the length of time to have the balance transferred from Alight to Via Benefits, we are moving up the timeline. Your balance will transfer in February 2025 instead of April 2025.

Please submit your 2024 reimbursable expenses to Alight by December 31, 2024, if possible.

Via Benefits will be attempting to contact any CNS retiree who has not created an account or enrolled in a plan prior to the end of Medicare Open Enrollment, December 7, 2024.