

Columbia University and Via Benefits:

More choices and greater flexibility for your coverage



Welcome

Experience health care coverage in a whole new way

Via Benefits, a national leader in Medicare coordination and transition services, has helped more than two million retirees from over 560 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.

Enrollment made easy. Through Via Benefits, trained and licensed benefit advisors will provide personal assistance over the phone to help you and your dependent enroll. You will also have access to resources and tools to learn about the Medicare supplemental plans available in your area. Advisors will work with you to compare plan choices and help you 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.
- Guidance and decision-making support, based on your current coverage and expected future medical needs.
- An enrollment guide, which will be mailed to your home in early October.
- Help with enrollment in your new medical and/or prescription drug coverage, as well as vision and dental coverage if you choose a plan other than the Columbia University dental plan.
- Help understanding how your new Health Reimbursement Arrangement (HRA) will work.
- A comprehensive website (my.viabenefits.com/columbia) with helpful videos and tools to compare plans.
- Ongoing support after enrollment, including help with claims questions.

This change only affects Medicare-eligible retirees 65 and older, and Medicare-eligible covered spouses/same-sex domestic partners. It does not affect active Columbia University employees until they retire, or retirees or their covered dependents who are not yet Medicare-eligible.

ENROLLMENT IS NOT AUTOMATIC

As you are currently enrolled in a University medical plan, you need to enroll in a medical plan through Via Benefits between October 1, 2022 and December 30, 2022 to have health coverage beginning January 1, 2023 and be eligible for an HRA contribution from Columbia University. University medical coverage is ending December 31, 2022 and this will be your only opportunity to enroll in medical coverage for 2023.

Eligibility

IMPORTANT! You must be enrolled in Medicare Parts A and B

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

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

Youself

If you are currently retired or a surviving spouse/same-sex domestic partner, age 65 or older, enrolled in Medicare Parts A and B, and enrolled in a Columbia University group medical plan, you are eligible to enroll in your 2023 coverage through Via Benefits.

Your Spouse/Same-sex Domestic Partner

If your spouse/same-sex domestic partner is currently age 65 or older and enrolled in Medicare Parts A and B, then they are eligible to enroll in 2023 coverage through Via Benefits.

If your spouse/same-sex domestic partner is currently **under** the age of 65 and enrolled in Columbia University's retiree medical plan, they will not be affected by the coverage changes discussed here until they turn age 65.

Once your spouse/same-sex domestic partner reaches age 64, they will begin to receive information from Via Benefits and will then have access to the enrollment support offered through Via Benefits. If eligible and enrolled in a Medical plan through Via Benefits, your spouse/same-sex domestic partner will also become eligible for an HRA (see page 3). Until your spouse/same-sex domestic partner approaches age 65 they should continue to enroll or make changes to coverage by contacting the Columbia University Benefits Service Center at 212-851-7000 or email at hrbenefits@columbia.edu.

If your covered spouse/same-sex domestic partner is not yet eligible for Medicare, they will continue to have health coverage through the Columbia University-sponsored plan, and should make changes through the Benefits Service Center, until age 65. When they turn age 64, Via Benefits will begin to provide information about what your spouse/same-sex domestic partner needs to do to enroll for post-65 coverage and receive the HRA contribution.

Health Reimbursement Arrangement (HRA)

An HRA is a tax-free account where Columbia University will make contributions as long as you are eligible for University retiree health benefits* and enrolled in a Medicare plan through Via Benefits. The HRA is a reimbursement account which gives you flexibility in how your subsidy dollars from Columbia are used—you can be reimbursed from the HRA for post-65 medical and prescription drug coverage premiums and/or other eligible expenses.

To qualify for the HRA, you/your spouse/same-sex domestic partner (if applicable) must be enrolled in Medicare Parts A and B, and enroll in a Medicare Advantage or Medicare Supplement (Medigap) plan through Via Benefits.

How HRAs Work

Your HRA is a joint account for you and your Medicare-eligible covered spouse/same-sex domestic partner. This means you and your spouse/same-sex domestic partner will share the funding that each of you receive, similar to a joint checking account. Any unused funds remaining in your HRA at the end of the calendar year will roll over to the next calendar year. For details, please review the Summary Plan Description (SPD) which will be mailed to you within 120 days of January 1st.

HRA Funding Amount

The University contributes a set amount each year to a Health Reimbursement Arrangement (HRA) based on your date of retirement. This contribution is placed into a joint account if both you and your spouse/same-sex domestic partner are covered by a medical plan. This amount will be available January 1, 2023, and each subsequent January 1st.

Individuals who retired between July 1, 1994 and December 31, 2011

Individual	Annual Funding Amount
Retiree	\$440
Spouse/Same-Sex Domestic Partner	\$220

Expense Reimbursement

Your HRA is a reimbursement account. You will pay for eligible expenses up front, then request reimbursement directly from Via Benefits. Note that you cannot reimburse yourself for expenses incurred before January 1, 2023, the date your HRA becomes effective.

Both Retired From Columbia University

If you and your spouse/same-sex domestic partner both retired from Columbia University, regardless of whether you are currently enrolled separately or under family coverage, you will each receive the retiree amount into a joint account and these funds can be used for eligible expenses for one or both of you. You share the funds.

Learn More

You can learn more about your HRA by contacting Via Benefits. ***The Via Benefits Reimbursement Guide*** will be sent to your home, if you enroll in new coverage through Via Benefits, in early January 2023.

*Please review the Summary Plan Description (SPD) at humanresources.columbia.edu/retiree-medical-spd.

Sample Costs

The following examples illustrate potential plan costs, based on analysis of the premium costs for Medicare plans currently available in the top 5 locations University retirees reside. We expect more than 99% of our participants to see cost savings. These examples are for illustrative purposes only and do not represent actual 2023 Medicare premiums.

Retired Officer, New York: Average Cost		
	Current CU Medical Plan	Average Medicare Supplement Plan + Part D
Your Premium Cost	\$4,524	\$1,493
Annual Out-of-Pocket Estimated Costs		
Estimated Medical	\$631	\$1,093
Estimated Prescription Drugs	\$479	\$1,060
Estimated Out-of-Pocket Total	\$1,110	\$2,153
Average Total Cost	\$5,634	\$3,646
Average Annual Savings Under Via Benefits	\$1,988	

Retired Officer, New York: High Cost		
	Current CU Medical Plan	Average Medicare Supplement Plan + Part D
Your Premium Cost	\$4,524	\$2,124
Annual Out-of-Pocket Estimated Costs		
Estimated Medical	\$1,250	\$1,190
Estimated Prescription Drugs	\$1,203	\$2,842
Estimated Out-of-Pocket Total	\$2,453	\$4,032
Average Total Cost	\$6,977	\$6,156
Average Annual Savings Under Via Benefits	\$821	

Additional Coverage

Catastrophic Prescription Drug Coverage Benefit

If you enroll in a medical plan through Via Benefits, you may be eligible for additional funding to help cover high out-of-pocket prescription drug costs, should you need it. A small percentage of Medicare-eligible Americans may qualify for this Catastrophic Coverage Account, which provides additional funds to reimburse you for prescription drug out-of-pocket expenses once you meet the catastrophic coverage threshold (determined each year by the Center for Medicare Services).

For retirees with high drug costs, Columbia University 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. More information about this additional benefit will be provided in the **Via Benefits Reimbursement Guide** which will be mailed to you in early January 2023, or you can call Via Benefits to learn more.

Remember: Your current coverage through Columbia University is ending December 31, 2022. You must select a new medical plan for continued coverage; contact Via Benefits to explore your options.



Prepare for the Change

Open Enrollment

Enrollment dates for 2023 Retiree Medical Coverage are October 1, 2022 - December 30, 2022. During this period, you will have a one-on-one call with a Via Benefits representative who will walk you through the process. This preliminary call will likely be 40 minutes in length. You are welcome to have an additional person on the call with you (a spouse/same-sex domestic partner, adult child, caretaker, etc.) to help you make sure you get the most out of this meeting.

In addition to your personal enrollment meeting, you can call Via Benefits anytime with questions at 1-833-945-1109, Monday through Friday, 8:00 a.m. to 7:00 p.m. Eastern time.

Note: A Power of Attorney does not need to be documented **UNLESS** the participant is incapacitated or otherwise unable to provide verbal authorization on the phone. If an agent cannot obtain verbal authorization, the agent must request documentation. If a participant has an email address, agents can email documentation instructions.

Key Dates

Please use the calendar below to help you keep track of the important dates related to your medical plan enrollment

Timeframe	Action
Week of August 8, 2022	Introducing Via Benefits Guide mailed to your home
August 17, 2022 - September 30, 2022	Pre-Enrollment period: set up your online account and enter your profile information. Call Via Benefits to have your Medicare Assessment consultation with a benefit advisor
August 23, 2022 - October 3, 2022	Education Webinars: See virtual meeting schedule on page 7
September 30, 2022	Get Ready to Enroll guide mailed to your home
October 1, 2022 - December 30, 2022	Enrollment period: individual retiree meetings with a Via Benefits representative. Register for your appointment by calling 1-833-945-1109
October 17, 2022 - November 5, 2022	Targeted enrollment period: additional Saturday Service Center hours available
January 1, 2023	New benefit elections go into effect

What You Need to Do

Enrollment is not automatic. As you are currently enrolled in a University medical plan, you need to enroll through Via Benefits between October 1, 2022 and December 30, 2022 to have health coverage beginning January 1, 2023 and be eligible for an HRA contribution from Columbia University. University medical coverage is ending and this will be your only opportunity to enroll in medical coverage for 2023.

To prepare for this change, we recommend that you:

- **Read** all of the information you receive from Columbia University and Via Benefits.
- **Update** your contact information (address and phone number) by calling 1-833-945-1109.
- **Attend** a retiree webinar (see the virtual meeting schedule on page 7) to learn more and ask questions, and interact with representatives from CUHR Benefits and Via Benefits.
- **Schedule** a call with a Via Benefits advisor. Call Via Benefits any time to set up your pre-enrollment meeting or to ask questions. Via Benefits will also begin reaching out to you in August 2022 to set a time to help you prepare to enroll.
- **Enroll** through Via Benefits between October 1, 2022 - December 30, 2022.

More Information

We understand that you will have many questions about this transition. You'll find more details in the mailings from Via Benefits: **Introducing Via Benefits Guide** which will be mailed to your home address beginning the week of August 8, 2022, the **Get Ready to Enroll** mailer which will be sent in early October, and in the **Via Benefits Reimbursement Guide** which you will receive in January 2023.

Personal Support

For in-depth support, assistance with this transition, and detailed questions about your coverage options, please contact Via Benefits directly 1-833-945-1109, Monday through Friday, 8:00 a.m. to 7:00 p.m. Eastern time.

Live Virtual Meetings - Register Today

To help you learn more about upcoming changes to your retiree healthcare coverage, and the plans that will be available through Via Benefits, please plan on attending a 90-minute live webinar presentation online.

To register for a webinar, visit my.viabenefits.com/Columbia, scroll down to "Live Webinar Presentations," and click on the hyperlink for the date/time of the webinar you wish to attend.

- Complete the registration form.
- A "successful registration" email will be sent to the email address you provide on the registration form from "Via Benefits <customercare@gotowebinar.com>". Please read this email carefully as it will contain all necessary information about how to access the webinar.

Note: If you choose to use your phone to dial in to the presentation, rather than viewing it on a computer or tablet, you may not be able to hear the audio portion of a short video that is part of the presentation. The dial in number and meeting code for each session is below, if you choose to dial in.

DATES / TIMES	DIAL IN NUMBER	MEETING CODE
Tuesday, August 23 - 10am - 11:30am ET	(415) 655-0052	221-948-169
Tuesday, August 23 - 1pm - 2:30pm ET	(562) 247-8321	929-771-126
Tuesday, August 23 - 5pm - 6:30pm ET	(562) 247-8422	649-217-019
Wednesday, September 14 - 10am - 11:30am ET	(914) 614-3221	426-657-558
Wednesday, September 14 - 1pm - 2:30pm ET	(562) 247-8422	893-600-178
Wednesday, September 14 - 5pm - 6:30pm ET	(631) 992-3221	511-668-979
Monday, October 3 - 10am - 11:30am ET	(562) 247-8422	813-618-620
Monday, October 3 - 1pm - 2:30pm ET	(415) 930-5321	336-930-791
Monday, October 3 - 5pm - 6:30pm ET	(213) 929-4212	308-997-215

Not able to attend any of these dates or experience technical difficulties? A recording of the presentation will be available on the website, my.viabenefits.com/Columbia. If you have questions, please call Via Benefits at 1-833-945-1109.

Pre-recorded Video Presentation

- Available 24 hours a day, seven days a week is a 40-minute "Columbia University Officer Retiree Medical Benefit Changes" video. This anytime webcast is available to watch online at my.viabenefits.com/Columbia. You may invite your spouse, family members, or caregivers to watch also.

Via Benefits Website

- Visit my.viabenefits.com/Columbia

Frequently Asked Questions

What is the Medicare marketplace?

The Medicare marketplace refers to all the individual insurance 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 enroll for coverage.

Can I choose to remain in Columbia University's sponsored retiree medical coverage?

No. Columbia University's traditional retiree medical coverage for Medicare-eligible retirees and Medicare-eligible covered spouses/same-sex domestic partners will end on December 31, 2022.

Does my spouse/same-sex domestic partner need to enroll in the same plan in which I enroll?

No. You and your Medicare-eligible covered spouse/same-sex domestic partner 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. Premiums may be higher if you use any tobacco products, however.

What can I expect to pay for my new plan?

Based on data available for Medicare plans available in the top 5 locations where Columbia University retirees live, we expect more than 99% of our participants to see cost savings. The 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. Please review the cost example on page 4.

How long does enrollment take?

The time it takes to complete your enrollment can vary, depending upon the number of plans you select, as a separate application needs to be completed for each plan. Most people will call and consult with an advisor during the pre-enrollment period to evaluate their needs and receive guidance on the plans available in their area. This call averages about 40 minutes. A second call during your enrollment window to complete your applications should take less than 30 minutes. You can also research plans on the website and complete your enrollments there for most plans. The *Introducing Via Benefits Guide* you will receive next will provide you with more detailed information about the steps to take.

Does Via Benefits offer vision insurance?

Vision insurance plans are available through Via Benefits. There is a separate cost to enroll in a vision plan. For more information on these plans, visit the Via Benefits website or ask about them during your call.

Does Via Benefits offer dental insurance?

The Columbia University Dental plan remains available for all retirees and their dependents. There are also dental plans available through Via Benefits. There is a separate cost to enroll in a dental plan. For more information on these plans, visit the Via Benefits website or ask about them during your call.

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.