

Questions from 10/14/2025 Webinar	Text response from Via Benefits
Can you stay with ppo united and change the type of supplement based on needs	Yes, that is an option.
When will annual HRA funding take place and be available for reimbursement of monthly premiums?	After enrolling through Via Benefits, the HRA will be available starting January 1, 2026.
Under years of ministry is that time served up to retirement - 72 - or + continued service?	Years of ministry is defined as the number of full-time years of active ministry in Virginia that were health plan benefits eligible. They do not need to be consecutive.
Can retirees who choose to stay on the current United Healthcare plan for 2026 enroll in Via Benefits in future years?	Yes, you are welcome to shop with Via Benefits each Annual Enrollment Period.
Is the Via United Healthcare plan different from the AARP United Healthcare Advantage current plan?	Yes, since the current plan is a group plan & what's offered through Via are individual plans. The coverage with the same carrier will not be an exact match.
Will the reimbursement account be the same with Via as with what we have now? Only change is that any balance is forwarded to the next year?	The amount contributed to the Via HRA account will be the same amount currently contributed to the United Healthcare RRA accounts. For clergy with 15-19 years of service, there is a new contribution amount of \$100/month for Via Benefits. Any existing balances will transfer to Via Benefits after the 2025 benefit year closeout.
For retirees with service between 10 and 15 years (who will not qualify for the Conference subsidy under the new plan), will there be any benefit to moving out of the existing UHC Advantage Plan?	Yes, with Via you may find similar coverage at a reduced premium cost plus the ability to enroll in dental, vision, and/or hearing coverage.
And can one choose dentist or does plan dictate the provider?	Much like medical plans, dental plans have a network. Via can help you find a dental plan that is accepted by your provider.

<p>Can You talk to the representative Like through zoom to discuss and compare plans?</p>	<p>Unfortunately not, our services are over the phone or via the website.</p>
<p>How do we know whether our doctors, pharmacies & hospitals will accept VIA Benefits?</p>	<p>Network information for each plan can be found online or over the phone with a Via Benefit Advisor.</p>
<p>Is Silver Sneakers an option in any program</p>	<p>We do offer plans with the silver sneakers benefit.</p>
<p>Can we email our list of medications?</p>	<p>We do not support emails of your private health information. You can enter your prescriptions through the website or verbally on a call with a Benefit Advisor.</p>
<p>What are the geographic limitations to PPO? Does that vary by plan?</p>	<p>Plans available to you are based on your zip code. Yes, that does vary by carrier/plan.</p>
<p>How will medical underwriting work and is that something I should be concerned about if I leave UHC?</p>	<p>Medical underwriting is a concern for Medigap plans, but not Medicare Advantage. Via can help you review your options before making a final decision.</p>
<p>I am a current UHC enrollee. If I switch to a new program under VIA and don't like it can I switch back?</p>	<p>While you have the choice each year to move to Via Benefits, once you change, you cannot change back to the United Healthcare program and benefits.</p>
<p>Depending on the plan, will we have a choice which pharmacy we can use?</p>	<p>Not all pharmacies accept Medicare Part D; it depends on the specific Medicare plan and its network. Many plans have "in-network" pharmacies that offer lower costs, while out-of-network pharmacies may not accept Part D coverage at all.</p>
<p>Do retiree and spouse have to be in the same plan? Or can one be Medicare Advantage and the other be in a supplement</p>	<p>All Medicare medical plans are individual plans, so you and your spouse can be enrolled in entirely different plans that suit your individual needs.</p>
<p>I noticed that United Healthcare is one of your options. How would that be different from the current United Healthcare plan I am already enrolled in? I am in a group advantage plan currently. John may have already answered that earlier.</p>	<p>Please call the Service Center at 866-249-7785 and they can address your specific need.</p>

Will mail order prescription like Optum be available?	Please call the Service Center at 866-249-7785 and they can address your specific need.
what if I move to a different state than VA	Plan availability is typically based on your zip code. If you move, you may likely be required to enroll into a new plan.
How much will the Conference contribution be to our HRA account?	This is dependent upon years of Ministry. Please feel free to call into the Service Center at 866-249-7785 and they can review this with you.
If you have already said this I apologize for asking, but if I choose a new plan based on the fact I want to keep my doctors. Will I receive HRA benefits from the conference.	If you enroll into a qualifying Medicare medical plan through via benefits, you will receive the HRA if you are eligible for it through the Conference.
With Via Benefits, will we need to re-enroll annually? and will we be able to choose different plans each year? Are there limits on the plans we will be able to switch to?	You can review and make plan changes for the upcoming year during Medicare's open enrollment period October 15-December 7. To review the plans you have available in your area, you can go online at my.viabenefits.com/wespath or contact the service center at 866-249-7785 to discuss your individual needs.
Will any of the Via Benefit plans cover the costs of a "concierge" doctor?	Please call the Service Center at 866-249-7785 and they can address your specific need.
please post the website again	my.viabenefits.com/Wespath
Can you purchase foreign travel insurance on an as need basis, such as a rider?	In general, Medicare is domestic medical coverage. Routine medical coverage overseas is typically on your own. Most plans offer a Foreign Emergency benefit. You may be able to purchase Travel insurance from your Travel agent or airline. Feel free to contact the Service Center at 866-249-7785 and they can address your specific need.
If I have to go through medical underwriting, how long should I expect that process to take...a few days or a month or more?	The Medigap medical underwriting process can vary in duration, but it typically takes a few weeks to complete, depending on the insurance company and the complexity of your health history. It's important to allow time for the insurer to review your application and any required medical information.
what is the benefit from Via Benefits compared to United Healthcare advantage plan	Please call the Service Center at 866-249-7785 and they can address your specific need.

<p>Is Via Benefits available to people outside of the Virginia Conference employee?</p>	<p>Absolutely! Via Benefits can help anyone that is Medicare eligible, or about to become Medicare eligible, find plans that work for them, regardless of where they live in the US.</p>
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