



# FAQ: Health plan changes for pre-Medicare salaried retirees

*Hired before June 1, 2001*

## **Q. What is changing?**

**A:** Beginning January 1, 2022, your Company-sponsored, pre-Medicare retiree health care plans (medical, prescription drug and dental) will no longer be available. Instead, you will be able to purchase health care coverage through a health insurance marketplace.

## **Q. Does the change affect me?**

**A:** The change affects all pre-Medicare salaried retirees who were hired prior to June 1, 2001 and are eligible for retiree health care.

## **Q. How will the change affect me?**

**A:** Ford has chosen Via Benefits, the industry-leading marketplace, to provide flexible health care options to you. Depending on where you live (since marketplace costs vary by state/ZIP Code), you may have more plan options to choose from, so you can find coverage to fit your situation and budget.

Ford's contribution to your current health plan will be provided in the form of a Health Reimbursement Arrangement (HRA). The HRA gives you the ability to purchase health care plans from the marketplace that meet your needs and those of your family.

## **Q. Why is Ford making this change?**

**A:** Since 2006, Ford's contribution to the cost of pre-Medicare salaried retiree health care for you, your spouse and your dependents has been capped at the same amount. That means any increase above the capped amount, due to inflation and other market factors, has been paid by retirees. As health care costs continue to rise, the current approach is no longer sustainable.

Ford understands you want to feel secure about health care coverage in retirement and the increases you've experienced in monthly contributions, deductibles, coinsurance and copayments are unsettling. That's why Ford is changing the way it delivers retiree health care coverage – so you can have more options to find a plan that is the right size and price for your personal situation.

## Q. What support is Ford providing to help me through this change?

**A:** Ford has partnered with Via Benefits Insurance Services to provide you with one-on-one, personalized support from a licensed benefits advisor to help you navigate the marketplace and make informed and confident choices. The benefits advisor will help you explore medical and dental options, including other supplemental coverages such as vision and metal gap plan options. The advisors will also help you enroll in the plan options that are the best fit for you and your family.

Via Benefits has already been servicing our salaried Medicare population and helping them choose supplemental Medicare health care plans for over 15 years.

Visit [marketplace.viabenefits.com/ford](https://marketplace.viabenefits.com/ford) to see your coverage options, rates and to enroll. You can also enroll by calling **1-833-363-FORD (3673)** (TTY: 711) and speaking with a benefits advisor.

Via Benefits will also make outreach calls during this transition. If Via Benefits calls you, your local phone service provider may not display “Via Benefits” as the caller ID. It may appear in caller ID as “Unknown Caller,” “Extend Health,” or as “1-866-322-2824.” If you are concerned about the authenticity of the call you receive, you can call Via Benefits directly at **1-833-363-FORD (3673)**.

## Q. What is an HRA?

**A:** A Health Reimbursement Arrangement (HRA) is an account provided by Ford that you can use to reimburse yourself for eligible IRS-qualified medical and dental premium expenses on a tax-free basis. Ford will set up an HRA on your behalf with Via Benefits. You must opt in to the Ford HRA before you enroll in medical and dental coverage through Via Benefits.

## Q. How did Ford decide how much to fund my HRA?

**A:** Since 2006, Ford’s contribution to the cost of pre-Medicare salaried retiree health care for you, your spouse and your dependents has been capped at the same amount. Beginning January 1, 2022, Ford will deliver the same capped contribution via an HRA.

## Q. What contribution amount should I be expecting?

**A:** Your exact HRA amount is based on who you currently cover, as described below.

**Note:** The amount is capped, which means it does not increase from year to year; it also does not roll over to the next plan year if you don’t use it.

The annual funding (credited to your HRA in monthly installments) for 2022 is:

- \$6,000 per year (\$500.00 per month) for retiree
- \$6,000 per year (\$500.00 per month) for eligible spouse
- \$3,400 per year (\$283.33 per month) for each eligible child

**Q. Do I have to use Via Benefits to buy coverage?**

**A:** You will want to enroll through Via Benefits for a seamless and personalized experience. Via Benefits will be your advocate, perform a cost analysis of the HRA vs. Premium Tax Credit (PTC), help you opt in to your funding election and support you during and after your enrollment. They will also be the ongoing administrator of your HRA.

The only way to opt in to the HRA funding is with Via Benefits. Then, you can enroll in coverage using Via Benefits, or if you desire, you can enroll with a local broker or directly through a federal or state-based marketplace.

Regardless of where you enroll, Via Benefits will be your reimbursement administrator. So, if you use a broker to buy coverage, you will need to submit proper documentation from your health carrier to be reimbursed by Via Benefits.

**Q. Will other health care companies be contacting me to sell coverage?**

**A:** You may receive calls from other companies trying to sell you coverage. However, Via Benefits is Ford's vetted option.

**Q. What information will I need to provide to Via Benefits?**

**A:** To protect your security, Via Benefits will ask for your name, date of birth and ZIP Code at the beginning of each call. You will need to provide your Social Security number when you're ready to apply for coverage.

**Q. Do I need to enroll?**

**A:** Yes, you must enroll between November 1, 2021 and December 15, 2021 to have coverage for 2022. **Note:** This year, you need to complete your enrollment with Via Benefits and not through the Ford National Employee Service Center (NESC), as in past years.

**Q. How do I enroll?**

**A:** During the enrollment period, which begins November 1, 2021, you can view available plans on the Via Benefits marketplace. You can also speak with a licensed benefits advisor for personalized help finding coverage that fits your health and financial needs.

Visit [marketplace.viabenefits.com/ford](https://marketplace.viabenefits.com/ford) starting November 1 to see your coverage options, rates and to enroll. You can also enroll by calling 1-833-363-FORD (3673) (TTY: 711) and speaking with a benefits advisor.

**Q. Can I keep the Ford Group Health Coverage for 2022?**

**A:** No, Ford's pre-Medicare retiree group health plans are terminating, effective January 1, 2022. You'll need to access your HRA and enroll in health care coverage through Via Benefits for 2022 and beyond.

**Q. What happens if I miss the enrollment period?**

**A:** If you miss the enrollment window (November 1-December 15, 2021), you will still be able to enroll until December 31, 2021. However, after December 15, the carrier will request proof of your loss of group coverage. Ford will mail you a *loss of coverage* letter in November 2021, in case you need it.

If you do not enroll by December 31, 2021, you will NOT have coverage starting January 1, 2022. Individual coverage cannot be backdated, so you will not have coverage until the first of the following month in which you enroll (e.g., February 1 or March 1). If you do not enroll by Feb 28, 2022, your next opportunity will be the fall 2022 enrollment period for an effective date of January 1, 2023.

**Q. If I don't like the plan I enrolled in, when can I change?**

**A:** Every year during the marketplace Open Enrollment Period, you can change your individual or family plan. This generally occurs November 1 through December 15.

Sometimes, your life changes and you need to update your health insurance outside of the Open Enrollment Period. Here are a few events that might qualify you for a 60-day Special Enrollment Period:

- Your marital status changes
- You lose your medical plan due to an insurance carrier terminating your plan
- You move outside the area covered by your medical plan

If you enroll in a plan by the 15th day of the month, your plan can start the first day of the next month.

**Q. Can I opt into the Ford HRA in future years if I do not opt in this year?**

**A:** Yes, if you're eligible for the Ford HRA and don't opt in this fall, you can opt in during subsequent Open Enrollment Periods.

**Q. What can I expect to pay for my new plan?**

**A:** What you will pay depends on the type of plan you select. Beginning November 1, you'll be able to see the costs of the plans available to you using the Via Benefits online tools, or a licensed benefits advisor can work with you to understand the costs – and the benefits – of the different plan options.

**Q. Can I continue to see my current doctor?**

**A:** It depends on the plan you choose. We understand the importance of doctor-patient relationships, so your Via Benefits advisor will work with you to help you find plans that include your providers in their networks.

**Q. Can I continue to use the same insurance carrier (i.e., Blue Cross Blue Shield of Michigan)?**

**A:** In many cases, yes, you can. However, group medical plans (current coverage) usually work differently than individual plans. Carriers have different plans and networks by location and this can sometimes mean the plan won't operate the same, even though the insurance carrier is the same. You may discover another insurance carrier offers a plan that is a better fit for you. Via Benefits will help you compare your options.

**Q. What's happening with my vision and legal coverage?**

**A:** Company-sponsored vision coverage will no longer be available directly through Ford, but you can purchase coverage for 2022 through the Via Benefits marketplace during the enrollment period beginning November 1, 2021. Vision coverage remains a "retiree pay all" arrangement and is not reimbursable by the pre-Medicare HRA.

Company-sponsored group legal coverage will no longer be available from Ford, but you can purchase coverage for 2022 through the voluntary benefits program with Mercer during the enrollment period beginning November 1, 2021. Look for more information from Mercer in late October regarding Voluntary Benefits enrollment. Legal coverage remains a "retiree pay all" arrangement and is not reimbursable by the pre-Medicare HRA.

**Q. What's happening with my voluntary benefits?**

**A:** You will still have access to the voluntary benefits program. If you are currently enrolled in any of the benefits, you will continue to have coverage next year. However, if you are enrolled in Accident, Critical Illness or Hospital Indemnity Insurance, those benefits will terminate at the end of the year. Similar benefits will be offered on the Via Benefits Marketplace.

**Q. Can I contribute to a Health Savings Account (HSA) while I have an HRA?**

**A:** You can contribute and use an HRA and HSA at the same time (until Medicare eligible) if you are enrolled in an HSA-qualified, High Deductible Health Plan (HDHP) and you do not have any disqualifying medical coverage. HRA and HSA benefits should be used for different expenses (i.e., HRA reimbursements for medical premiums and HSA payments to cover your out-of-pocket costs).

**Q. Will there be plans I can use in more than one state?**

**A:** If you live in more than one state during the year, you'll want to keep the following in mind:

- If available, a PPO (vs. HMO) might be your best option because you can see out-of-network providers
- Your plan will cover care at in-network rates for true emergencies regardless of where you are

- You are unlikely to find individual plans with national plan networks (but you may find a plan that contains a national pharmacy network)
- Look for a plan in the region where your primary providers are
- You may be able to use your regular provider's telehealth options when traveling
- If you prefer to have access to in-network providers near both residences, you have these options:
  - You can switch plans when you arrive at your secondary residence and will qualify for the Permanent Move Special Enrollment Period (downside: out-of-pocket costs toward your deductible and out-of-pocket maximum do not transfer between plans)
  - You can enroll in two plans at once, just not two marketplace plans at once – you must choose at least one off-marketplace plan (downside: you'd have to pay two premiums, and your out-of-pocket costs will not transfer between plans)

**Q. Will there be plans I can use outside the U.S.?**

**A:** If you reside outside of the U.S., you will seek medical plan coverage in your country of residence. You will have access to the HRA if you opt in online or by calling Via Benefits. Eligible expenses for reimbursement include your medical and dental premiums, just like in the U.S. You will be required to submit documentation substantiating your coverage.

For information about private health insurance options in Canada, visit [canada.ca](http://canada.ca).

For information about private health insurance options in another country, please visit that country's department of health page.

**Q. How does the change affect health care coverage for disabled children?**

**A:** Totally and permanently disabled children who are currently covered under your plan and are over the age of 26 will be required to enroll in their own health plan with Via Benefits, but will still be provided HRA funding at the child amount. If you have questions about enrollment and eligibility, a Via Benefits advisor can help.

**Q. Will Via Benefits be available to assist after enrollment and on an ongoing basis?**

**A:** Yes. Via Benefits advisors are available throughout the year before and after open enrollment. When you purchase a plan through Via Benefits, their advisors continue to be your advocate, if you stay enrolled. If your medications or needs change, or you move, you can contact Via Benefits any time to help you determine if your plan is still the right one for you.

**Q. Who can I contact if I have questions?**

**A:** Visit [marketplace.viabenefits.com/ford](http://marketplace.viabenefits.com/ford) or call **1-833-363-FORD (3673) (TTY: 711)** to speak with a benefits advisor.