

# The Via Benefits Advocate

OPERS Spring  
2020 Newsletter



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Via Benefits is your advocate and is here to help you, not only during enrollment season, but throughout the year.

Our representatives can answer questions about your medical and prescription drug plans, work with you to resolve concerns with your current insurance carrier, and help you create your online account. We can also make sure you understand the status of your reimbursement requests.

### Serving You Better

Hold times during last year's Open Enrollment were longer than normal, and we apologize for the inconvenience. Reducing hold times is a top priority for us year round.

In order to better serve you, we have hired more representatives. We've also implemented a more efficient call routing system to distribute your calls to the right representative in a timely manner. In addition, we've updated our automated phone system, enabling you to hear your balance, request forms, and check the status of reimbursements without needing to speak with a representative during our normal business hours. For more information on how this can save you time, see the article, "[Making the Reimbursement Process Easier](#)" in this newsletter.



## We're Here to Assist You



**Online**  
[my.viabenefits.com/opers](https://my.viabenefits.com/opers)



**By Phone**  
[1-844-287-9945](tel:1-844-287-9945) (TTY: 711)  
Monday through Friday  
8:00 a.m. to 9:00 p.m.  
Eastern Time



**By Mail**  
Via Benefits  
PO Box 981155  
El Paso, TX 79998-1155

# Protecting You and Your Information Online

We understand some of you had challenges signing into your Via Benefits online account last year as a result of a new sign in procedure we implemented. If you were frustrated by our sign in process, we encourage you to try again. With a secure online account, you can safely submit reimbursement requests online, which saves you time and allows you to track reimbursements more easily.

The purpose of a more complex sign in process is not to trip you up or frustrate you – it's to keep your information safe and protected. As a health and financial institution, we're required by law to protect your information.

Even though the sign in process has changed, it doesn't have to be difficult or time consuming. We've heard your feedback and have made a variety of changes to make it easier and more seamless than before. We've included new helpful instructions and suggestions for you along the way and have extended the time limit to access your security code from five to 30 minutes.

## Steps To Sign In

1. Go to [my.viabenefits.com/opers](https://my.viabenefits.com/opers)
2. Select **Sign In** at the top of the page
3. Type your email address and password
4. Then select **Sign In**; your **Account Overview** page appears

## Verify Your Account

If asked to verify your account, choose whether you want to receive a text message with a code or a phone call. You're required to verify your account each time you sign in, unless you select **Remember my device**. Selecting **Remember my device** allows you to skip verification for 30 days, if your web browser allows it.

1. Select **Text Me** or **Call Me**



**Text Me:** A verification code will be sent to your mobile phone

- Type this code into the **Enter code** box on your computer

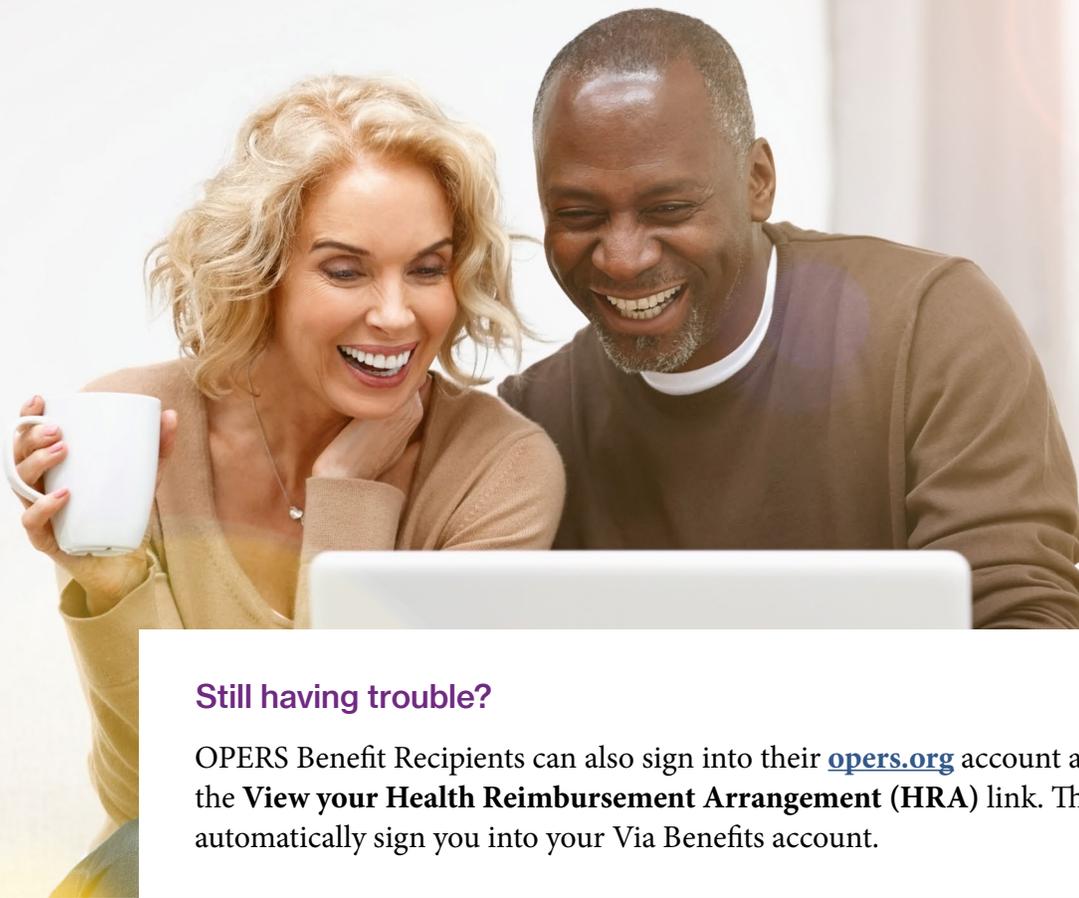


**Call Me:** An automated call will be made to a phone number you choose

- Follow the voice prompts and select the number requested on your phone keypad

2. Select **Remember my device** if you are using a trusted device and want to skip the verification process for the next 30 days

You're now signed in.



### Still having trouble?

OPERS Benefit Recipients can also sign into their [opers.org](https://opers.org) account and select the **View your Health Reimbursement Arrangement (HRA)** link. This will automatically sign you into your Via Benefits account.

The screenshot shows the OPERS My Account website. At the top left is the OPERS logo and the text "My Account" and "OPERS' Pension & Benefit Information". At the top right, it says "Welcome, OPERS ID" and "Last Login". There are links for "Logout" and "Help". A navigation bar contains "Home", "My Account", "My Profile", "Tools and Resources", "Documents", and "Associate Options". The main content area has a "Home" breadcrumb and a "Milestone Notifications/Alerts" section with two messages: "Ohio PERS correspondence is currently mailed to you. [Would you like to change your preference to email?](#) [Dismiss](#)" and "You have new documents available to view. [View My Documents Now.](#)". Below this is a "Benefit Summary" section with a table of options:

Traditional Service Retirement Plan (SR)			
View your Retiree Medical Account (RMA)		View your Health Reimbursement Arrangement (HRA)	
<b>Beneficiary Designation Status:</b>	<b>Benefit Effective Date:</b>	<b>Last Payment Date:</b>	<b>Last Net Payment Amount:</b>
<b>Payments To:</b>			



## Helping You Make Your Dollars Go Further

The cost of health care continues to rise, but there are steps you can take to save on what you pay. Not all the programs mentioned below are available from every health plan, so start by looking at your plan information or contacting your insurance carrier to know what's available to you.



### Saving money on drugs

- Ask your health care provider if you can switch to **generic medicines** instead of brand name drugs.
- Many people don't realize drug prices can vary widely from one pharmacy to the next. Be sure you are using an in-network pharmacy with your prescription drug plan to get the best pricing. Contact your Part D insurance carrier or check their website to ensure your pharmacy is within their network.
- **Mail order drugs** are often less expensive than those bought from a local pharmacy. Mail order pharmacies operate through your prescription drug plan, meaning your carrier buys drugs in large quantities directly from drug manufacturers to lower costs. Keep in mind the mail system can be unpredictable, so consider how quickly you need your medication before placing an order.

### Use your HRA for more items

As a result of the recently passed CARES Act, you can now use your HRA to buy over-the-counter medicines without a prescription. You can also pay for certain menstrual care products. These are permanent changes and apply retroactively to purchases beginning January 1, 2020.

See a full list of items eligible for reimbursement on the home page of [my.viabenefits.com/opers](https://my.viabenefits.com/opers) under **Health Reimbursement Arrangement**.



## Saving money on care

- Just like you would shop around for the best price on important purchases, you can also shop around to learn about costs of treatment before you get care. Health care costs can vary (sometimes by a lot) depending on treatment options as well as doctors, hospitals, and other providers you choose. Your insurance carrier can make it easier to get a clear view into the cost of different treatment options with **cost transparency tools**.
- If a health issue arises that isn't life threatening, consider **telehealth**, a way of connecting with your health care provider directly and confidentially via phone, instant message, or live video chat. Original Medicare and Medicare Advantage plans must cover telehealth services.
- Most insurance carriers also provide a 24/7 **nurse line** that allows you to get immediate answers on the phone with a health professional, usually at no additional cost.
- Emergency rooms (ERs) are one of the most expensive places to receive care. In a true emergency, it's always best to go to the nearest ER. But if it's less serious, an **urgent care center** can provide many of the same services available in the ER but at a much lower cost to you.

Visit your carrier's website or call them directly to inquire which of these services are available to you and their associated costs, and start saving money today.



### Telehealth and COVID-19

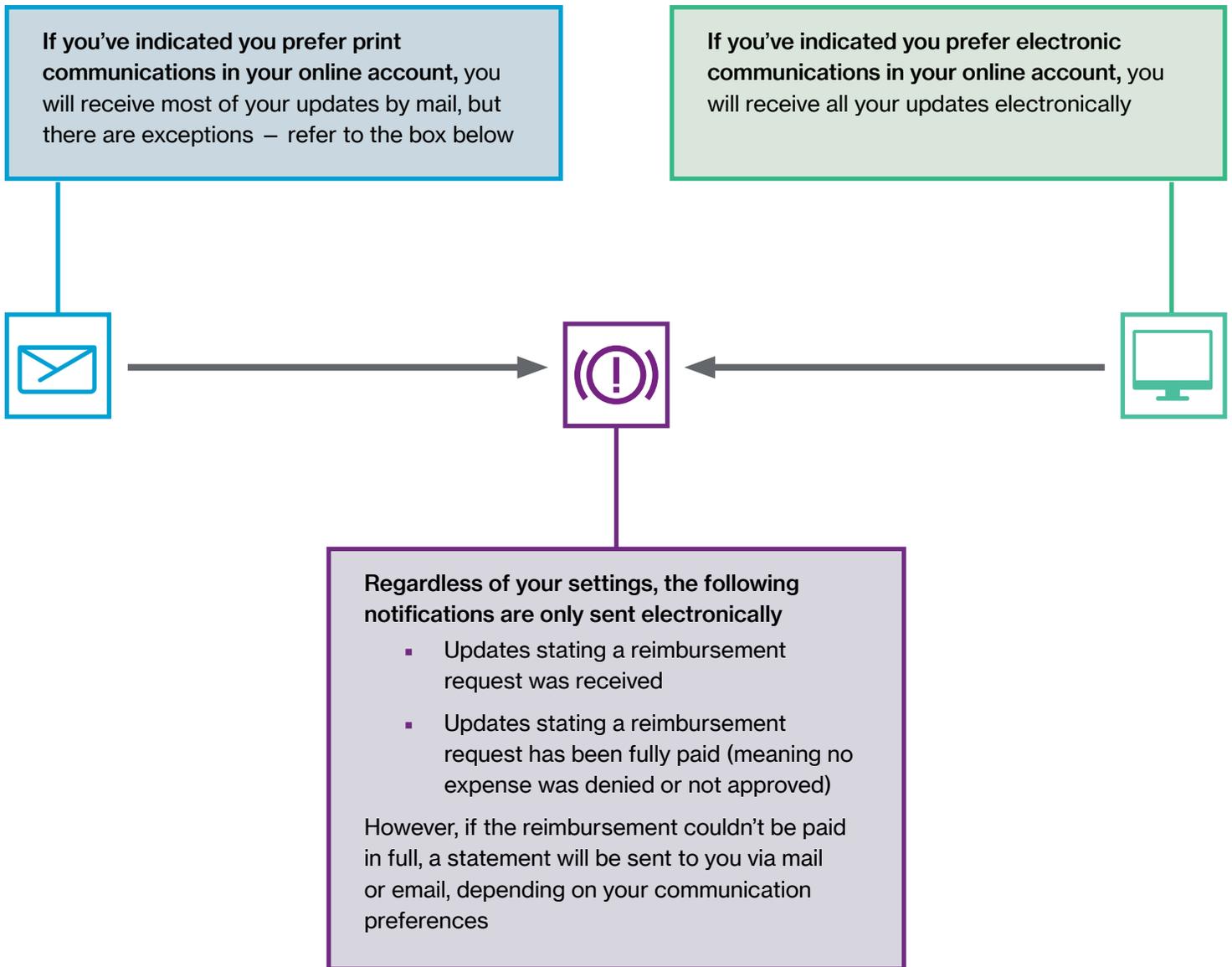


In addition to the convenience, telehealth can also help you avoid busy doctor offices and urgent care centers, which is especially important at this time. Medicare has recently provided additional flexibility for doctors to provide care without requiring a visit to their office. Check with your doctor or your plan to see how you can arrange a telehealth visit.

## Understanding Your Via Benefits Communication Preferences

Via Benefits wants to communicate with you in the manner you prefer. However, there are certain notifications that are only emailed because it's quicker, more efficient, and reduces paper waste. When you sign into your online account at [my.viabenefits.com/opers](https://my.viabenefits.com/opers), you can provide your email address and indicate your communication preferences.

Please note that the email address we are referencing is the one you have included within the Personal Profile of your Via Benefits online account. We will only use this email address to communicate with you and will not use the email address that you may have on file with OPERS.



If you haven't provided Via Benefits with an email address or saved one in your online account, you may be missing important updates, and you won't receive account information as soon as you otherwise would.

## Understanding Your Reimbursement Options

To make your reimbursement process as streamlined as possible, Via Benefits has two different reimbursement options for you to use. We've summarized their key features below.



### Automatic Premium Reimbursement

- Most insurance carriers that partner with Via Benefits offer this service
- Once set up, Via Benefits will process and send your reimbursement without requiring additional requests
- Timing of these payments may change slightly from month to month, as they are dependent on when the insurance carrier sends Via Benefits this information
- Reimbursement will continue year over year without requiring you to take any action – even if premium amount changes



### Recurring Reimbursement

- Most useful for Medicare Part B premiums, but can also be used for plans when your carrier doesn't accept Automatic Premium Reimbursement
- Once set up, Via Benefits will process and send your reimbursement without requiring additional requests for the rest of the calendar year
- Timing of these payments is more consistent than with Automatic Premium Reimbursement – you will be reimbursed at the same time at the beginning of each month
- Doesn't roll over from one year to the next – you must submit a new request each plan year

In summary, we recommend using Automatic Premium Reimbursement where available, and Recurring Reimbursement for all other premiums.

**Remember:** In order to remain qualified for your HRA, you must be enrolled in a medical plan and maintain coverage through Via Benefits.

## Making the Reimbursement Process Easier



Improve, streamline, and automate your reimbursement experience with the following steps.

### ■ Go paperless

Registering online for email and text notifications reduces the amount of mail you receive from us and enables you to better track your reimbursements. Sign up by following these steps.

1. Sign into [my.viabenefits.com/opers](https://my.viabenefits.com/opers)
2. Select the account holder's name in the upper-right corner, then select **Notifications** from the drop-down list
3. Scroll down to the **Standard Account Notifications** section
4. Select **Edit Notification Settings**, then select the **Email** button
5. To complete the process, select **Save Notification Settings**; if you would like text notifications, enter your mobile phone number on the same page

The screenshot displays the 'Profile' page on the VIA BENEFITS website. The user is logged in as 'JOHN SAMPLE'. The page is divided into several sections: 'Contact Methods', 'Standard Account Notifications', and 'Mobile Text Notifications'. In the 'Standard Account Notifications' section, the 'Email' option is selected. The 'Mobile Text Notifications' section is highlighted in yellow and contains a form for entering a mobile phone number and selecting a carrier. The form includes a 'SEND VERIFICATION CODE' button and a 'CANCEL' button. A note at the bottom states: 'Standard text messaging rates may apply based on your carrier plan.'

- Submit requests online**  
 Submit your reimbursement request online for the fastest, safest and easiest way to be reimbursed at [my.viabenefits.com/opers](https://my.viabenefits.com/opers).
- Set up an authorized representative**  
 Your authorized representative can access and manage your funds should you no longer have that ability. More details are provided in the “**Caregivers’ Corner**” article in this newsletter.
- Automate your premium reimbursement**  
 Automatic Premium Reimbursement enables you to be reimbursed for your monthly premium payments without submitting a reimbursement request. Via Benefits offers this feature for most insurance policies. You can update your Automatic Premium Reimbursement settings through your online account at [my.viabenefits.com/opers](https://my.viabenefits.com/opers), or call Via Benefits at [1-844-287-9945](tel:1-844-287-9945) (TTY: 711) to enable this service.
- Automate your premium payment**  
 Most insurance carriers offer an automatic payment option where they withdraw your monthly premium payments directly from your bank account. Contact your insurance carrier for more information.
- Call to access voice-activated updates and requests**  
 You can now call Via Benefits and use voice commands to check your HRA balance, get the status of recent expenses submitted for reimbursement, and request that forms be mailed to you. You may request either a Reimbursement Request Form or a Direct Deposit Authorization Form. These forms will be mailed to the address saved in your online account. Learn how to access this new feature on the following page.

### Coming soon! A simpler Reimbursement Request Form

Good news – in order to simplify the reimbursement process, we have consolidated the Recurring Premium Reimbursement Request Form, the Recurring Medicare Part B Reimbursement Request Form, and the standard Reimbursement Request Form into one easy-to-use form. Both premium and out-of-pocket expenses, as well as one-time and recurring requests, can be submitted using a single form. The new form will be available mid-summer by calling Via Benefits and using the voice commands as prompted.



You can now view Explanations of Payment (EOPs) in your online account two business days after processing. Find your EOPs under **Your Payments**.

#### Your Payments

FILTER ▾

Payment Date	Payment Type	Payee	Status	Amount
May 5, 2020	Direct Deposit <a href="#">VIEW</a>	Self	PAID	-\$144.60

## Access new features through the automated phone system

### Step 1

Dial [1-844-287-9945](tel:1-844-287-9945) (TTY: 711). Verify your identity by saying or entering your date of birth, followed by the last four digits of your Social Security number.

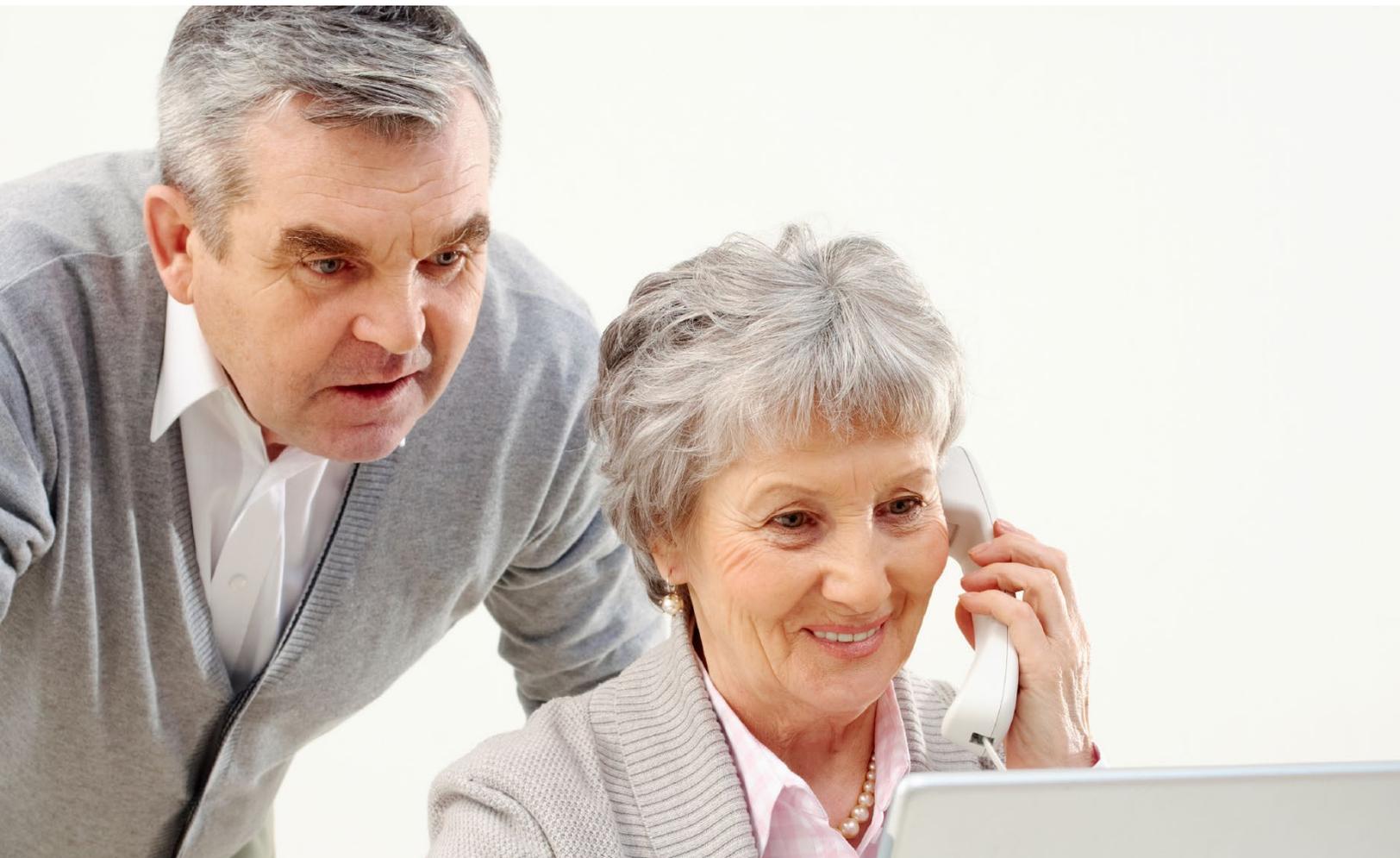


If at any time you have an issue, the automated system can route you directly to a Via Benefits representative during normal business hours.

### Step 2

When prompted, say ...

- **Balance** to hear your account balance
- **Status** to hear the amount, date, and status for your three most recent reimbursements
- **Forms** to request forms. The system will then read the forms available to be mailed to you. For each form, the system will verify your address, and then submit the form to be mailed to you.





## Resolving a Reimbursement Request That's Been Denied or Not Approved

Getting prompt reimbursement for your expenses is important. It can be upsetting if a reimbursement request is denied or not approved, but there are steps you can take to reduce or eliminate this from happening.

Two of the most common reasons for the denial of a reimbursement request are because the correct documentation was not included, or the Reimbursement Request Form was not completely filled out. When a request, or part of a request is not paid, you will receive an Explanation of Unpaid Expenses (EOUE) that will explain the reason(s) for the denial(s).

Here's a detailed breakdown of how to address common denials, if they occur.

### Lack of supporting documentation

If you are notified you didn't submit enough supporting documentation, you must find the appropriate documentation and submit it. You'll only need to provide the missing pieces of the reimbursement request and won't be required to resubmit the form itself.

For recurring premium reimbursements, the following information must be provided on the Reimbursement Request Form:

- Coverage Period (e.g., 01/01/2020 – 12/31/2020)
- Premium Type (e.g., Medical, Medicare Part B)
- Carrier (e.g., Humana)
- Individual Serviced (e.g., John Doe)
- Monthly Amount (e.g. \$100.00)

To avoid a denied or not approved reimbursement request for premium expenses, consider using Automatic Premium Reimbursement, if available for your plan. This automates the reimbursement process without requiring you to submit further paperwork, even if your premium amount changes in the future.

For out-of-pocket expenses, the following information must be provided on the Reimbursement Request Form:

- Date of Service (e.g., 01/01/2020)
- Expense Type (e.g., Prescription, office visit)
- Provider (e.g., Dr. Smith, CVS)
- Individual Serviced (e.g., John Doe)
- Amount (e.g., \$100.00)

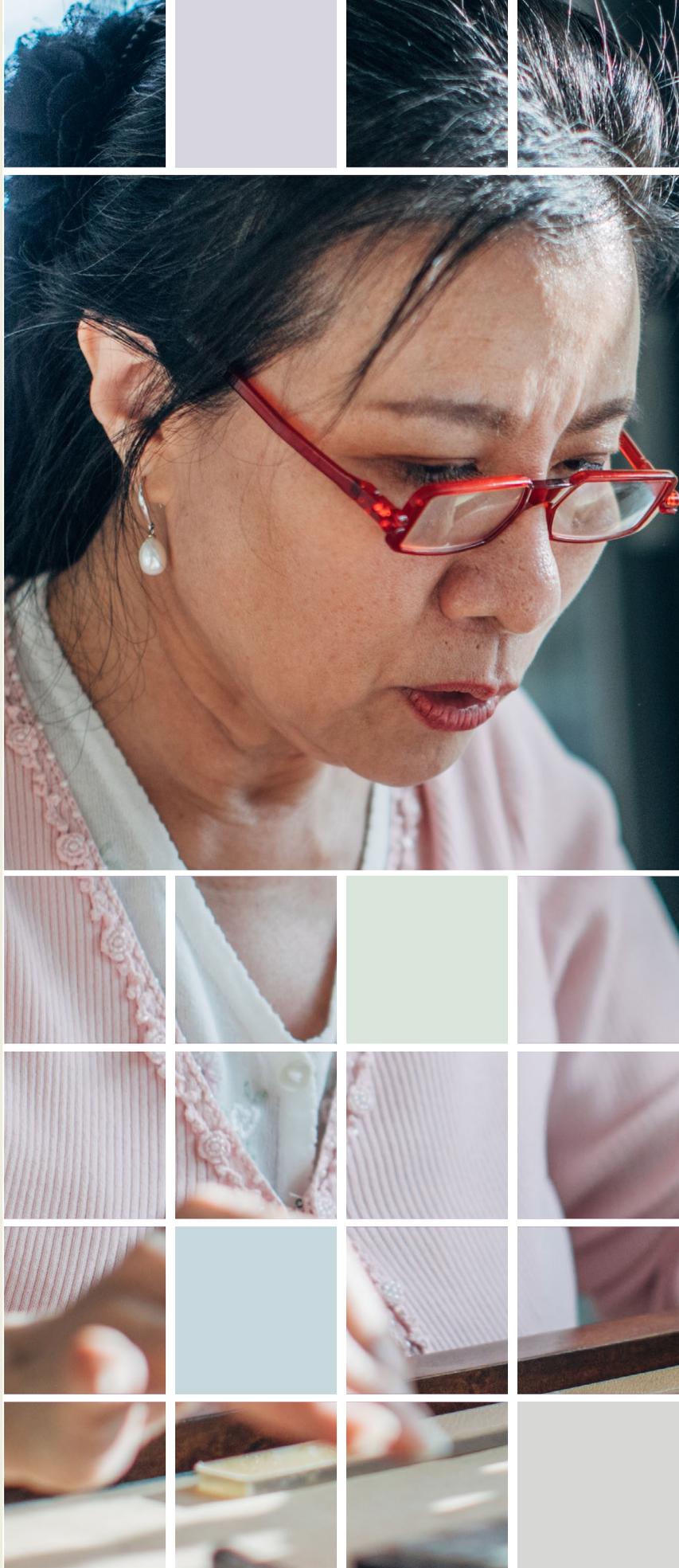
Refer to the back of the Reimbursement Request Form for details on the types of supporting documentation required for the expense. If corrections are made to a form, you will only need to resubmit the corrected documentation, not the entire reimbursement request.

### **Incomplete form**

If you are informed your Reimbursement Request Form is incomplete, ensure all the necessary information is filled out on the form and then resubmit (it's helpful to keep a copy of the form you submit for this reason). You will only need to resubmit the corrected form, not the entire reimbursement request.

To avoid a denied or not approved reimbursement request in the future, be sure to:

- Verify your name and address on the form are correct
- Read and review the form before filling it out
- Complete all applicable sections of the form before submitting



## Downloading Your Reimbursement Plan Year Activity

If you would like a record of your reimbursement activity for a specific plan year, you can download it as an Excel spreadsheet or a PDF from your online account. Follow these steps.

1. Sign into your online account at [my.viabenefits.com/opers](https://my.viabenefits.com/opers)
2. Select the **Funds & Reimbursement** tab at the top of the page
3. Select the desired account, then select the **Reimbursement Center** button
4. Select the **HRA** tab at the top of the page
5. Select the desired plan year
6. Select the **Activity** tab
7. On the **Download** drop-down list, select either **CSV Filtered** or **PDF**
  - a. **CSV Filtered** downloads the activity into an Excel workbook
  - b. An Excel file allows you to sort and filter the data; a PDF file does not allow sorting and filtering
8. Select the type of activity you want to download (**Balance Changing Activity** or **All Activities**)
9. Select **Download**
10. When the file downloads successfully, it appears in the bottom-left corner of the browser; select the file to open it

The screenshot shows the 'HRA' (Health Reimbursement Arrangement) activity page. At the top, there are navigation tabs for 'DASHBOARD', 'HRA', and 'RECEIPTS'. The 'HRA' tab is selected. Below the navigation, there is a section for 'HRA' with a dropdown for 'Current Plan Year' and the text 'Health Reimbursement Arrangement'. There are also links for 'HELP CENTER' and 'JOHN SAMPLE'. The main content area has tabs for 'OVERVIEW', 'ACTIVITY', and 'PAYMENTS', with 'ACTIVITY' selected. The 'Your Account Activity' section features a table with columns: Activity Date, Date(s) of Service, Expense ID, Category, Type, Provider/Carrier, Individual Served, Status, and Amount. A 'FILTER' dropdown is set to 'Download', with a sub-menu showing 'CSV Filtered' and 'PDF' options. The table contains 12 rows of activity, including premium payments, pharmacy expenses, and contributions.

Activity Date	Date(s) of Service	Expense ID	Category	Type	Provider/Carrier	Individual Served	Status	Amount
Apr 14, 2020	Apr 1, 2020	334645353	Medical	Premium	The Health Plan	John	ON HOLD	-\$183.91
Apr 8, 2020	Mar 1, 2020	333861224	Pharmacy	Premium	Silverscript	John	PAYMENT SENT	-\$31.80
Mar 19, 2020			Contribution				PROCESSED	+\$125.00
Mar 19, 2020			Contribution				PROCESSED	+\$416.67
Mar 11, 2020	Feb 1, 2020	320793667	Pharmacy	Premium	Silverscript	John	PAID	-\$31.80
Mar 11, 2020	Mar 1, 2020	320980352	Medical	Premium	The Health Plan	John	PAID	-\$183.91
Feb 13, 2020			Contribution				PROCESSED	+\$416.67
Feb 13, 2020			Contribution				PROCESSED	+\$125.00
Feb 12, 2020	Feb 1, 2020	320793667	Pharmacy	Premium	Silverscript	John	PAID	-\$31.80
Feb 12, 2020	Feb 1, 2020	320980352	Medical	Premium	The Health Plan	John	PAID	-\$183.91



## Granting Caregivers Permission to Provide Support and Access Your HRA

As a part of managing your Health Reimbursement Arrangement (HRA), we recommend you establish a family member or loved one as an authorized representative.

For your protection, we are restricted from sharing your personal health information, even with a spouse or close family member.

Making someone an authorized representative grants them permission to access your Via Benefits account. If something should happen to you, your authorized representative can help handle your affairs.

You may designate an authorized representative for any length of time, and can change your representative any time.

You can also designate more than one individual as a representative on your account. For example, you may want one representative to help in managing your HRA, and another representative to consult with on your health plan choices.

## There are three levels of authorization you can grant

- Power of Attorney (POA)
- Authorization to Release Personal Information - FULL
- Authorization to Release Personal Information - LIMITED

	Power of Attorney	Authorization to Release Personal Information - FULL	Authorization to Release Personal Information - LIMITED
	Allows representative to take action on your behalf and make decisions	Allows representative to take action on your behalf	Allows representative to get information only
Discuss plan enrollments (without making changes)	✓	✓	✓
Enroll you in a plan	✓		
Share protected health information	✓	✓	✓
Establish a Via Benefits online profile	✓	✓	
Update bank account information	✓	✓	
Confirm HRA contribution amount/ balance	✓	✓	✓
Submit reimbursement requests on your behalf	✓	✓	
Discuss HRA details (status of reimbursement, denial reasons, etc.)	✓	✓	✓

To set this up, you may provide verbal authorization by contacting Via Benefits at [1-844-287-9945](tel:1-844-287-9945) (TTY: 711), Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time. A Via Benefits representative can walk you through the process.

If you are unable to come to the phone, a Via Benefits representative can provide details to the person who calls on how to submit documentation for review.

## Managing Reimbursements for Deceased Benefit Recipients

Eligible dependents can seek reimbursement from a deceased Benefit Recipient's HRA by completing a Reimbursement Request Form.

All written or verbal authorizations received by Via Benefits while the Benefit Recipient was living will be honored after their death.

If an authorized representative was not provided before the Benefit Recipient's death, the spouse of the deceased Benefit Recipient can be granted full authorization on the account upon providing a death certificate listing them as the surviving spouse (i.e., Survivor Benefit Recipient). If the death certificate is a copy, an imprint of the certification stamp must be visible. Otherwise, an Executor of the Estate will be required to assist with reimbursement requests.

Benefit Recipients are encouraged to share their sign in credentials with authorized representatives so they can access the HRA after the Benefit Recipient's death without establishing an Executor of Estate.

If you have assumed responsibility of a deceased Benefit Recipient's affairs, we suggest contacting Via Benefits by phone so we may assist you in preparing for the future.



### We're Here to Assist You



#### Online

[my.viabenefits.com/opers](https://my.viabenefits.com/opers)



#### By Phone

[1-844-287-9945](tel:1-844-287-9945) (TTY: 711)

Monday through Friday  
8:00 a.m. to 9:00 p.m.  
Eastern Time



#### By Mail

Via Benefits  
PO Box 981155  
El Paso, TX 79998-1155

Access our privacy policy at  
[my.viabenefits.com/about/privacy-policy](https://my.viabenefits.com/about/privacy-policy).  
If you have questions or concerns about  
our privacy policy, please contact us at  
[my.viabenefits.com/help](https://my.viabenefits.com/help).

