



September 23, 2022

<Contact Name>

<Address>

<City, State ZIP>

Re: Change/Improvement to Your Collins Retiree Health Plan

Dear <FirstName LastName>:

As you may recall, the Collins Retiree Health Plan was transitioned from Global Ministries to Wespath Benefits and Investments (Wespath) in August of 2020. You may already be familiar with Wespath as the administrator of various retirement plans including the Collins Pension Plan. Wespath also has decades of experience administering health benefits, including retiree health plans for UMC conferences and organizations. Wespath and Global Ministries have continued to partner to ensure the Collins Retiree Health Plan will support you through your retirement.

In April 2023, the Collins Retiree Health Plan will change. The current plan, administered by Stirling/90 Degree Benefits, will end on March 31, 2023. Wespath is partnering with Via Benefits Insurance Services to offer a Health Reimbursement Arrangement (HRA) beginning April 1, which will provide you with more flexible reimbursement for health care services than the existing plan. *As a retiree living outside of the U.S. or living in the U.S. and not eligible for Medicare, this new arrangement will give you the same financial benefit as U.S. residents enrolled in Medicare.* You will be able to reimburse 100% of eligible expenses up to your maximum HRA funding. We believe you will find this arrangement more equitable when it comes to your retiree health benefit.

This change applies to all eligible (current and future) missionary retirees. Wespath and Global Ministries believe this change is in the best interest of our U.S. and international retirees.

What you need to know about Via Benefits:

- Wespath will provide funds in a Health Reimbursement Arrangement (HRA) that you can use to reimburse qualified health related expenses, such as medical treatment, medication, dental and vision care. Details about the dollar amount will be shared later this year; it is designed for your overall benefit to be equal or better than what you receive under the current plan.
- The HRA money can be used to reimburse expenses in full; the plan will no longer assume that part of the bill is paid by Medicare or a similar government program. Unused funds will rollover into the following year without limit.
- If you are enrolled in Medicare Parts A and B and receive some care in the U.S., you can also use the HRA to reimburse Medicare supplement premiums as well as reimbursing care received outside the U.S, up to your maximum HRA amount.

- Reimbursement requests must be sent to Via Benefits in English, with the amounts translated into U.S. Dollars.
- The preferred method for reimbursement is via direct deposit into a U.S. bank account, if available. (Note: nearly all reimbursements through 90 Degree Benefits are currently being handled in this manner.) *Wespath is willing to explore other options to make this funding more accessible to retirees living internationally.*

What's next

Wespath will host virtual Q&A sessions for international retirees and those not eligible for Medicare on the following date, in the morning or evening Eastern Daylight Time:

- Tuesday, October 11, 2022 from 9-10 a.m., Eastern Daylight Time
- Tuesday, October 11, 2022 from 9-10 p.m., Eastern Daylight Time

Zoom information: <https://us02web.zoom.us/j/82446581582>

Please attend one of these sessions to learn more about Via Benefits and Health Reimbursement Arrangements (HRA) and hear answers to questions you may have. Information about the HRA dollar amounts will be provided at these sessions. A recording will be available for those unable to attend. In March 2023, you will receive detailed information about your HRA and how to submit requests for reimbursement. *No action is required until March 2023.*

Wespath and Global Ministries recognize the importance of your retiree health benefits. If you have any questions, please reach out to Wespath at 1-800-851-2201, Monday through Friday, 9 a.m. – 7 p.m. Eastern time or visit their website at my.viabenefits.com/Wespath.

Regards,

Wespath and Global Ministries