Transition to Via Benefits
U.S. Medicare-Eligible Retirees
Collins Retiree Health Plan
Why Transition to Via Benefits?

- Flexibility and savings for individuals
- Sustainable long term benefit obligation
- Greater parity for U.S. and international retired missionaries
Via Benefits in the UMC

33 plan sponsors (2012 – 2022)

Over 9,000 eligible members

Over 1,000 unique plans chosen

Over 100 different insurance carriers
What Will Transition

- Annual HRA Contribution replaces Medical, Rx, Dental, Vision, and Part B Reimbursement
  - $4,600/year for Class II (prorated to $3,450 in 2023)
  - $3,300/year for Class I (prorated to $2,475 in 2023)
- Separate grant program
  - Nursing Home/Independent Living grant administered by Wespath

Transition effective April 1, 2023
Total HRA Calculations—Class II

• $2,600/year to approximate Medical/Rx
• $1,600/year to approximate Part B Reimbursement
  – $127.58/month in 2022, trended up 5% for 2023
• $400/year to purchase a dental supplement

• $4,600/year estimated total

Retirees currently not receiving Part B or Rx benefits still receive full $4,600/year Catastrophic Rx HRA will be available for those who need it.
Retiree savings analysis
All utilizers, first year

Cohort 1: Class 2: Med Sup 25+ YOS with $2,600 HRA and $75 CatRx

Best Choice

CA Los Angeles
- Best N + D
  - Avg Loss $0 ($490)
  - Avg Win 2,258 1,319
  - % Loss 0% 65%
  - % Win 99.99% 35%

TN Davidson
- Best N + D
  - Avg Loss ($112) ($432)
  - Avg Win 1,959 1,254
  - % Loss 0% 60%
  - % Win 99.60% 40%
Total HRA Calculations—Class I

- $1,800/year to approximate Medical/Rx
- $1,100/year to approximate Part B Reimbursement
  - $85.05/month in 2022, trended up 5% for 2023
- $400/year to purchase a dental supplement
- $3,300/year estimated total

Retirees currently not receiving Part B or Rx benefits still receive full $3,300/year Catastrophic Rx HRA will be available for those who need it.
Retiree savings analysis
All utilizers, first year

Cohort 2: Class 1: Med Sup 15-24 YOS with $1,800 HRA and $75 CatRx

<table>
<thead>
<tr>
<th>FL Manatee</th>
<th>CA Los Angeles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Best</td>
<td>K + D</td>
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<tr>
<td>Avg Loss</td>
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<tr>
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Best Choice
Lowest Cost Plan of:
- MAPD
- Plan G + PDP
- Plan N + PDP
- Plan K + PDP
Action Required

Remainder of 2022:

✓ No action necessary
✓ Continue submitting claims to 90 Degree Benefits (Stirling)

January-March 2023:

✓ Schedule an advising appointment with Via Benefits
✓ Choose and enroll in a new Medicare Supplement or Advantage plan
Action Required

April 2023:

- Health Reimbursement Arrangement (HRA) funded
- Pay premiums to carrier
- Set up automatic reimbursement from your HRA
- Show your Medicare card and new supplement card to your provider when you receive care
We want to hear from you!