



September 22, 2022

<Contact Name>

<Address>

<City, State ZIP>

Re: Upcoming 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. Via Benefits will help you select and enroll in a new Medicare supplement plan, and you will be able to reimburse yourself for the premiums and out-of-pocket expenses using your HRA. Via Benefits is the nation's leading provider of health care solutions for Medicare-eligible retirees.

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) to help you pay for your Medicare supplement plan premiums each month and for eligible out-of-pocket expenses. 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.
- You may also use your HRA funds to pay dental and vision plan premiums and to reimburse yourself for Medicare Part B premiums. Unused funds will rollover into the following year without limit.
- You must have Medicare Parts A and B to enroll in a Medicare supplement plan through Via Benefits. If you are not enrolled in Medicare Parts A and B, please contact Wespath at 1-800-851-2201 and speak to our health and wellness team.
- You must enroll in an individual Medicare Supplement or Medicare Advantage plan with the help of Via Benefits by March 31, 2023, to prevent a lapse in coverage.

Via Benefits—Decision-Making Support

Via Benefits offers benefit advisors who have helped over 2.1 million participants (including almost 10,000 individuals from over 30 United Methodist annual conferences and organizations) compare Medicare plan options and choose a plan or plans that best meet their needs. These advisors do not sell products, nor are they paid on commission—they are available to assist you in finding the Medicare plan that works best for you.

What's next

Wespath will host virtual Q&A sessions for U.S.-based, Medicare-eligible retirees on the following dates:

- Tuesday, October 11, 2022 from 3-4 p.m., Eastern Daylight Time
- Wednesday, October 12, 2022 from 12-1 p.m., Eastern Daylight Time
- Wednesday, October 12, 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 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 January 2023, you will receive a reminder from Wespath and outreach directly from Via Benefits to schedule an advising appointment. You will also receive additional information about your HRA and how to submit requests for reimbursement.

After January 1, you will make an appointment with a Via Benefits benefit advisor to start the enrollment process.

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.

Regards,

Wespath and Global Ministries