

July 15, 2021

QA Session with Altria and Via Benefits for Post-65 Retirees & Dependents





Here is what we will cover:

- **Welcome and Introductions**
- **Housekeeping Items**
- **Highlights of Change**
- **Resources**
- **Top questions from Live Meetings**
- **Pre-submitted Questions and Answers**
- **Question and Answer chat**



Health care is one of the biggest concerns seniors have when planning for retirement



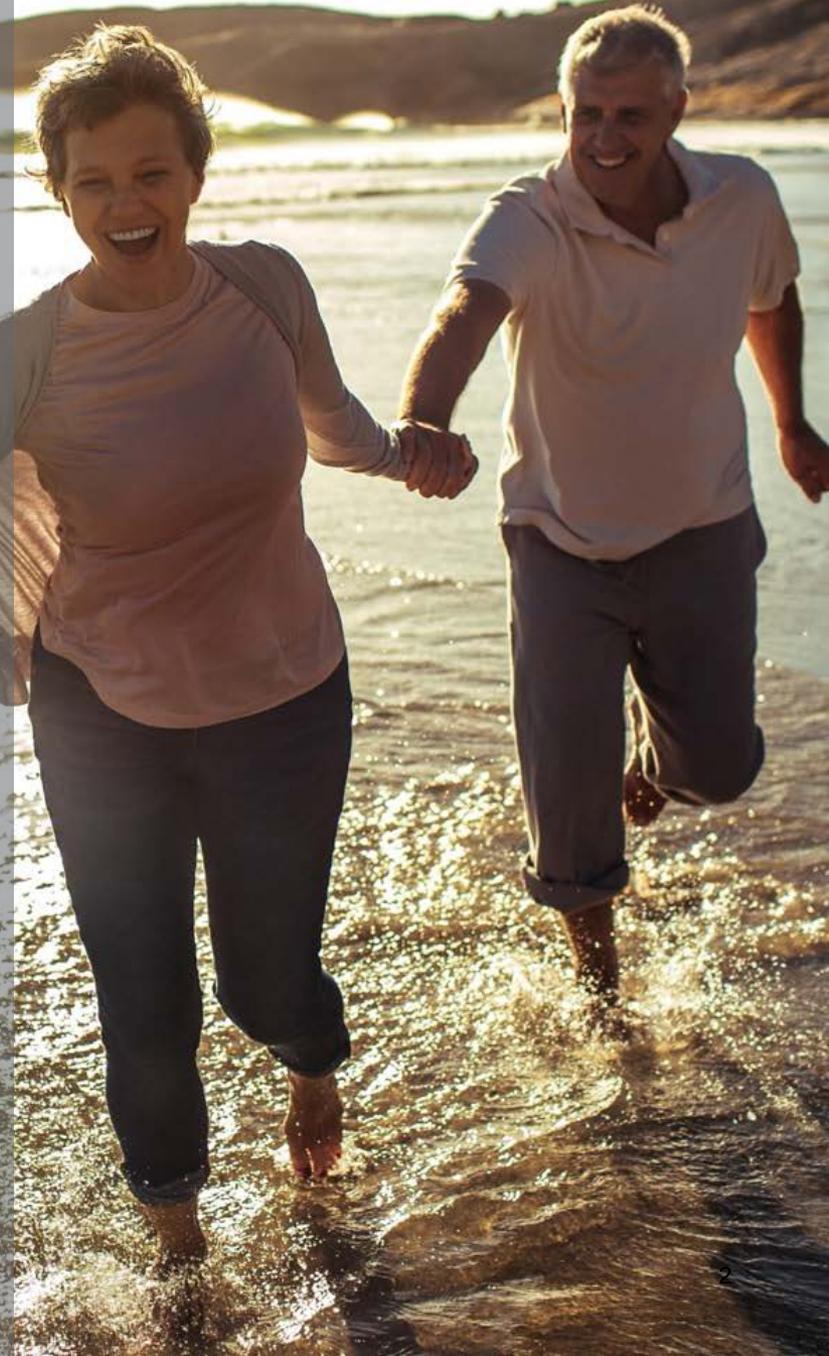
Highlights of Change

Through Via Benefits, Altria can offer access to more providers and plan choices – including medical, prescription drug, dental and vision plans – that you can customize for your own needs.

This approach enables Altria to offer high-quality health coverage options in a more financially sustainable way than today.

Altria is funding HRAs so that retirees will, in most cases, pay less or the same overall out-of-pocket for coverage.

You will have access to personalized support through Via Benefits to help you evaluate plans during and after this transition.





VIA BENEFITS™
By Willis Towers Watson



**Has helped
almost 2-million
retirees from
over 700
employers**



**Offers many
choices and
multiple
price points**



**Lower premium
increase
year over year**



**Provides
one-on-one
Benefit Advisor
support**



**Continue
to have
healthcare
coverage
features
you value**

What you need to do . . .



WATCH

the presentation to find out more about Via Benefits and the actions you need to take



SCHEDULE

an enrollment appointment with a Via Benefits Advisor



LOOK

out for your Funding and Reimbursement Guide to be mailed mid-August



GOT A

QUESTION?

Call Via Benefits at 1-833-945-1104

It offers lowers costs . . . but requires action from you

FIRST YEAR

Purchase health coverage
through Via Benefits
during the Special Enrollment Period



EVERY YEAR

Review your healthcare coverage
during the Medicare Enrollment Period
(your coverage will automatically roll over)



Materials sent to Altria post-65 retirees about Via Benefits in early June 2021

Envelope with cover letter from Charlie Whitaker

Fact Sheet Overview

Questions and Answers

Retiree Meeting Schedule



Charlie Whitaker
Chief Human Resources Officer & Chief Compliance Officer

June 1, 2021

Important Changes to Altria's 65-and-over Retiree Medical Coverage

Dear Altria Salaried Retiree or Covered Dependent:

The enclosed materials describe an important change to the way you will receive your retiree health care benefits beginning on September 1, 2021. I write to explain why we are making this change and what it means for you. I believe the words "change" and "health care benefits" can often signal unpleasant news. However, Altria is proud to provide health benefits for retirees and dependents age 65 and over, and we believe our new method of delivering such benefits will work better for our participants and our company.

Please read the materials carefully so you know what to expect and the actions you must take to continue receiving health care benefits. In a nutshell, you are currently enrolled in an Altria-sponsored group health plan that only offers one option for coverage. We are moving to an approach that Altria funds an account that helps you pay for coverage you choose through the nation's largest private Medicare health insurance marketplace, Via Benefits Insurance Services.

Why are we changing?

Of the few companies that still provide health benefits to post-65 retirees, many have moved to the Medicare health insurance Marketplace, which now covers more than 60 million participants. This large, competitive market for health insurance offers you more choice, cost options, control and personalization than what exists in our plan today. I also acknowledge this helps Altria, by enabling us to offer quality health care coverage options through Via Benefits in a more financially sustainable way, with reduced administrative expenses and overall health care costs.

What does this mean for you?

First, instead of having one medical plan option, you will now choose among plans and select the plan that is most appropriate for your needs and budget. Each plan is designed for you and your dependents; may choose a different plan. Via Benefits has a team of experienced benefits advisors who stand ready to help you objectively review and evaluate a variety of plans.

Second, instead of paying a monthly premium for an Altria-sponsored plan (often deducted from your pension payments), Altria will fund a Health Reimbursement Account (HRA) on a tax-free basis from which you can reimburse yourself for premiums and eligible health care expenses. Overall, health care costs will vary by individual. However, Altria is funding HRAs so that retirees will, in most cases, pay less of the same out-of-pocket coverage. Furthermore, Altria will provide a one-time enrollment bonus if you enroll with Via Benefits by August 31, 2021.

We have gone to great lengths to design a framework that minimizes the impact on you. Our cost analysis shows that over 90% of current participants will have access to individual health

Altria Group, Inc.
800 West Broad Street, Richmond, VA 23260



Important Changes to Altria's 65-and-over Retiree Medical Coverage Beginning September 1, 2021

Altria is changing how health care benefits are delivered to retirees and dependents age 65 and over by moving from an Altria-sponsored health plan to an Altria-sponsored reimbursement plan, beginning September 1, 2021. This new approach offers more coverage options, at various price points, through a private Medicare health insurance marketplace, Via Benefits Insurance Services. Each retiree can choose a health care plan that best meets their individual needs and budget, and Altria will provide an annual subsidy to help pay for premiums and eligible out-of-pocket expenses.

Please review the information in this letter carefully so you know what's changing and the actions you must take to continue receiving benefits and coverage. If you have an annuity age 65 dependent who is currently covered, he/she will continue to be covered until age 65 under the Current Plan. For more information, refer to section #11 in the Q&A document.

Health care benefits have never been more important, especially in light of the COVID-19 pandemic. Altria has partnered with Via Benefits to offer you and your dependents coverage that meets your needs and protects you from unexpected medical costs by supplementing your Medicare benefits. Through Via Benefits, you will have access to:

- A choice of Medicare plans that vary in cost and coverage, so each enrollee can choose a health care plan that best meets their individual needs. All plans come with new COVID-19 coverage benefits, like no out-of-pocket charges for COVID-19 tests and COVID-19 vaccines. Some plans also offer meal delivery and medical transport services. For more details, review the Q&A included in this packet.
- Personalized, one-on-one support to help you choose the right Medicare coverage for you (and your dependents) and to let them see you throughout the year.

You can shop for and enroll in health plans that are most appropriate for your individual needs and budget. Instead of having one medical plan option, you may choose from multiple plans that vary in coverage and cost. Each enrolled health eligible retiree and dependent can choose a different plan. You may select options better suited to your individual situation that are comparable or more competitive than your current out-of-pocket costs.

Health Care Coverage Available Through Via Benefits

- A Health Reimbursement Account (HRA) funded by Altria to help recover the cost of eligible health care expenses
- New medical plan options that are tailored to your individual situation
- Prescription drug coverage
- Dental and vision coverage
- COVID-19 coverage benefits
- Additional benefits, such as hearing aids through Altria

*Health reimbursement accounts are sometimes referred to as "health reimbursement arrangements." HRAs are entitled to certain tax benefits under Internal Revenue Code.

See 1

Please call Via Benefits at 1-833-940-1164 if you have any questions and to schedule your appointment.



Questions and Answers for Altria's Salaried Retirees and Eligible Dependents Age 65 or Over

These questions and answers will help you understand the transition from Altria's current group health coverage to Via Benefits' Medicare individual health insurance marketplace. If you or your dependent are (or will be) age 65 or older by September 1, 2021 and eligible for Altria's 65-and-over retiree medical coverage, we encourage you to attend a meeting via a live webinar or listen to an audio recording to learn more. See the schedule of meetings included in this packet.

Introducing Via Benefits

1. What is Via Benefits?
Via Benefits Insurance Services is a private Medicare individual health insurance marketplace that allows you, as an Altria retiree or dependent age 65 or over, to choose from a variety of Medicare plan options and carriers and purchase the plan(s) that make the most sense for your individual health care needs and budget.

Via Benefits also administers the Health Reimbursement Account (HRA). So, Via Benefits representatives can help you with both your plan enrollment and HRA funding questions.

2. What is a "private Medicare individual health insurance marketplace"?
Think of a health insurance marketplace as a "store" where you can shop for a variety of health insurance plans through a coverage service, either online or over the phone, and ultimately enroll in the plan that is most appropriate for you.

Because retirees from many companies participate in these marketplaces, a marketplace can offer more choices for quality health coverage at a competitive price. Under Altria's current approach, retirees only have one choice for coverage.

Via Benefits is a "private" Medicare marketplace. Marketplaces that are private are run by private businesses and offer a more personalized level of service, while "public" exchanges are run by state and federal governments.

3. Why did Altria choose Via Benefits?
Altria carefully vetted individual marketplace vendors and chose Via Benefits for its proven expertise in helping retirees find and enroll in health care coverage that is the best fit for each individual. As a leader in Medicare coordination and transition services, Via Benefits has helped almost 2 million retirees from over 700 employers, including several headquartered in the Richmond area, understand their options and enroll in health coverage.

Through Via Benefits, you will have access to personalized support as well as decision-making and enrollment resources to help you choose your benefits. Furthermore, Via Benefits will help you stay informed year-round on what's changing in the marketplace, provide lifetime advising, assist with annual enrollment each year, provide answers to future funding questions, and support any eligibility and life status changes you may have.

*Health reimbursement accounts are sometimes referred to as "health reimbursement arrangements." HRAs are entitled to certain tax benefits under Internal Revenue Code.

Go to 2

Cigna OAP Comprehensive Plan	\$300
Cigna OAP Comprehensive Plan - Hawaii	\$300
Comprehensive Indemnity (No RX)	\$300

*RX refers to post-65 prescription drug coverage.
Please note that the plans you enroll in with Via Benefits will have new 2021 deductible amounts.

enroll from October 15 - November 1, 2021

December 7, 2021 Medicare Open Enrollment window closes. Last day to enroll in coverage with Via Benefits, unless you experience a Qualifying Life Event.
January 1, 2022 New benefit allocations and HRA go-live effort if you enroll in medical model prescription drug coverage.

18. Where do I go with additional questions?
Call Via Benefits toll free at 1-833-940-1164. You may also go to my.viabenefits.com/altria to create an account, shop and compare your plan options during your enrollment window.



Live Webinar Schedule for Altria's Salaried Retirees and Eligible Dependents to Learn about Via Benefits

We encourage you to attend one of our live retiree information Webinars using your computer or tablet to learn more about the upcoming changes to retiree health care for Altria retirees and dependents age 65 and older. During the 50-minute presentation, you'll learn about the plans that will be available to you through Via Benefits and the new way to pay for coverage.

You are welcome to invite your spouse or domestic partner, other family member or friend. During the session, you will be able to have your questions answered through an online chat feature. To attend, please visit my.viabenefits.com/altria. Scroll down to the "Important Message" section, choose the date and time of the live virtual meeting you wish to attend and click the link to register. Allow your computer to install the GoToWebinar software and complete the registration form. A confirmation with instructions will be sent to the email you provide.

Be sure to mark the meeting date and time on your personal calendar as a reminder.

Live Retiree Information Webinar Dates

Date	Time (Eastern Daylight Time)
Tuesday, June 22, 2021	10:00 am 2:00 pm
Wednesday, June 23, 2021	10:00 am 2:00 pm
Thursday, June 24, 2021	7:00 pm
Wednesday, June 29, 2021	10:00 am 2:00 pm
Thursday, June 30, 2021	2:00 pm
Thursday, July 1, 2021	10:00 am 7:00 pm

If you cannot join a live meeting, you can view and listen to a recording of the presentation online after June 22. Go to my.viabenefits.com/altria and select "Watch Altria Medicare Retiree Presentation" or listen to the Anytime Audio Recording available 24/7 by calling 1-833-940-0953.

Enrollment Guide and Funding Insert from Via Benefits

Year Via Benefits Enrollment Guide
For your additional Medicare coverage







2021 Enrollment Guide

Enroll in Additional Medicare Coverage





Funding and Reimbursement
Help to Reimburse You for Eligible Expenses

Eligible expenses
You will be able to be reimbursed for eligible Medical, Prescription drug (Rx), Dental, Vision, Part B and Long Term Care premiums, plus eligible out-of-pocket costs.

Reimbursement requests
Via Benefits reimbursement accounts are administered by Extend Health, LLC. Once you have qualified, you will submit your requests to us for reimbursement. The fastest, most secure way to submit for reimbursement is to use our Via Benefits Accounts mobile app or your online account.

Automatic Premium Reimbursement
Automatic Premium Reimbursement allows you to be reimbursed for certain medical and prescription drug premiums. If your insurance carrier offers Automatic Premium Reimbursement, you can turn it on during your call to enroll, using your online account, or by calling Via Benefits. Automatic Premium Reimbursement is available for most of the plan options on the Via Benefits marketplace. If you'd like to take advantage of this feature, ask your licensed benefit advisor during your call.

To access for your funds
You will need to enroll in a Medical and/or Prescription Drug Plan through Via Benefits. Your Via Benefits licensed benefit advisor can discuss these requirements during your enrollment call. Once you have enrolled, funding amounts may be prorated depending on your coverage date.

Household Members Eligible for Funding

Name	Start Date	Amount	Frequency
<<LastName>>, <<FirstName>>	<<HRAStartDate>>	<<HRAAmount>>	<<HRAFrequency>>
<<LastName>>, <<FirstName>>	<<HRAStartDate>>	<<HRAAmount>>	<<HRAFrequency>>
<<LastName>>, <<FirstName>>	<<HRAStartDate>>	<<HRAAmount>>	<<HRAFrequency>>
<<LastName>>, <<FirstName>>	<<HRAStartDate>>	<<HRAAmount>>	<<HRAFrequency>>
<<LastName>>, <<FirstName>>	<<HRAStartDate>>	<<HRAAmount>>	<<HRAFrequency>>
<<LastName>>, <<FirstName>>	<<HRAStartDate>>	<<HRAAmount>>	<<HRAFrequency>>
<<LastName>>, <<FirstName>>	<<HRAStartDate>>	<<HRAAmount>>	<<HRAFrequency>>

Maximize Your Account

Sign Up for Direct Deposit

Automate Your Premium Reimbursement

Go Paperless

⚠️ You will receive additional funding and reimbursement information approximately two weeks after your new coverage starts. This mailing will explain this process in more detail.

The screenshot shows the website's header with navigation links: Register, Sign In, Accessibility, Cart (0), and Speak to an Expert. The main navigation includes VIA BENEFITS, Altria, SHOP & COMPARE, HELP & SUPPORT, and MY ACCOUNT. A large banner features the headline "Medicare choices made simple & affordable." and a sidebar titled "Getting Started" with options like "Start Your Personal Profile", "Shop & Compare", "Check Your Enrollment Status", "Submit a Reimbursement Request", and "Speak to a Medicare Expert". Below the banner is a "Useful Resources" section with "Important Messages" and "Speak to an Expert".

Start Here

Useful Resources

Important Messages



The Enrollment Experience

[Retiree Meeting Webcast](#)

[Helping You Prepare For Your Upcoming Medicare Enrollment](#)

Altria has chosen Via Benefits Insurance Services to work with you as you Prepare, Review, and Enroll in new individual Medicare coverage, which will replace your current health plan. Click the link below for more information.

[Enrollment Guide](#)



Updated Prescription Profiler™

Via Benefits offers the ability to analyze Medicare insurance options with



Speak to an Expert

We're here to help you throughout the year. Contact us if you have questions about your coverage, for help with your online account, or if you want to know more about the services we offer. Our licensed benefit advisors are here to assist you.

What's Next - Funding and Reimbursement Guide To Be Mailed Mid-Aug



Getting Started

 [Start Your Personal Profile](#)

 [Shop & Compare](#)

Answer a few simple questions to explore coverage options for you and your family.

[Browse plans](#)

[Help Me Choose](#) ▶

Find plans that fit your medical needs and budget.

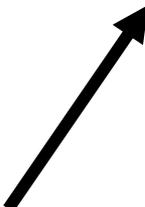
[Prescription Profiler™](#) ▶

Enter your prescriptions to find low-cost plan options.

 [Check Your Enrollment Status](#)

 [Submit a Reimbursement Request](#)

 [Speak to a Medicare Expert](#)


You may submit a Reimbursement Request online

But don't worry, you'll receive support to do so



One-to-one support
from trusted Benefit Advisors



Information guides

Dedicated Via Benefits **website**
my.viabenefits.com/altria



Via Benefits **hotline** at
1-833-945-1104

Special Enrollment Period:
June 1 – August 31, 2021

Frequently Asked QAs from Via Benefits Webinars

1. Do I need to enroll with Via Benefits in order to receive the HRA funding?

Yes, to receive your annual HRA funding from Altria, you need to enroll in a Medical and/or Prescription Drug plan with Via Benefits.

2. Can we enroll in the same plan together?

No, each person will need to enroll in an individual plan; you and your spouse may choose the same plan, but they must be individual plans (not joint plans).

3. When will my plan start & end? Do I need to enroll again for coverage in 2022?

If you enroll by August 31, 2021, your new coverage will start as of September 1, 2021. If you are happy with your plan, for most plans you can remain enrolled in the same plan for 2022 and beyond. Many plans will auto renew each year.

4. What happens to the deductible in my current Altria plan?

If you are currently enrolled in an Altria post 65 medical plan that has a deductible and you enroll in a Via Benefits plan by August 31, 2021, you and each covered dependent will receive a one-time deductible contribution to your HRA. The amount of the contribution is listed in the funding insert inside your Enrollment Guide from Via Benefits.

5. Who is eligible for an Enrollment Bonus?

If you are currently enrolled in an Altria post 65 medical plan and you enroll by the August 31 deadline, Altria will contribute a one-time enrollment bonus to your HRA: \$400 for each retiree and/or \$200 for a retiree's eligible dependent. Plans must be effective on September 1, 2021.

Frequently Asked QAs from Via Benefits Webinars

6. Will my pre-65 dependent still have coverage with Altria?

Yes. This change only impacts post-65 salaried retirees. Your under age 65 spouse and dependents will continue to have coverage under Altria's Coinsurance Plan until they attain age 65 or are no longer eligible for coverage with Altria.

7. What plan is comparable to the current Altria Group plan?

The Altria group plan today is very similar to a Medigap plan. If you call Via Benefits at 1-833-945-1104 a Benefit Advisor can help compare the current plan you have today with the plan options available for you. Advisors can compare medical, dental and vision plans.

8. Is Cigna and Express Scripts available?

Via Benefits offers plans from Cigna and Express Scripts, a Benefit Advisor or online will show if these carriers are available in your service area.

9. Can we get 90 days of Rx and will Rx home delivery be available?

Most carriers offer 90 days for Rx and mail order. Ask your advisor specifically about these benefits.

10. What happens to my current HRA wellness credits?

Any remaining wellness credits in your current HRA will be transferred to your new HRA account, once established. Look for this addition to your HRA in early October.

11. Will this change impact my Health Savings Account (HSA)?

No, HSAs are your personal account and will not be impacted by this change.

Frequently Asked QAs from Via Benefits Webinars

12. Will my other Altria retiree benefits such as retiree life insurance be affected?

No, Altria is not changing other retiree benefits to include life insurance benefits.

Please note that beginning October 1, 2021, premiums will no longer be deducted from your Altria pension, so you will see an increase in your pension payment if you are currently paying premiums for healthcare. Your September pension payment will include premiums for August since premiums are paid in arrears.

QAs Regarding Health Reimbursement Account (HRA)

13. How do I find out what my annual HRA amount is?

You can find the amount of your HRA listed on the insert included in your Enrollment guide that was mailed to you from Via Benefits, or by calling Via Benefits at 1-833-945-1104 and asking your Benefit Advisor.

14. Is my annual HRA amount pro-rated for 2021?

Yes, you will receive 4 months worth or 1/3 of your annual HRA amount to cover your September to December healthcare premiums and expenses. The full HRA amount for 2022 will be deposited into your HRA in January 2022.

15. How was my HRA amount determined?

Each HRA amount is based on years of service and the date when you retired. The HRA amounts will vary for retirees and spouses.

Frequently Asked QAs from Via Benefits Webinars

16. Will my HRA increase in future years?

At this time, there are no plans to change the HRA funding amounts. However, we understand that medical costs can change over time and may make changes to the HRA amounts in the future.

17. What expenses are reimbursable from my HRA?

All 213D eligible expenses, which are; Medical, Prescription Drug, Dental, Vision, Long Term Care, and Medicare Part B premiums. In addition, out of pocket expenses, like co-pays and co-insurance for Medical, Prescription Drug, Dental, Vision and Hearing.

18. What if I don't use all of my HRA funds each year?

Any dollars remaining in your HRA at the end of each plan year will roll over for future use as long as you are enrolled in a medical plan and/or prescription drug plan through Via Benefits.

19. Will my HRA funds and my spouse's funds be combined?

In most cases, yes, each of your HRA amounts will be combined into a JOINT HRA account to share and can be used to pay expenses for yourself and your spouse. However, if you and your dependent are both retired from Altria and you each have your own, separate coverage (one dependent is not covered by the other), you will have individual HRAs.

20. What happens to the HRA upon my death?

Your HRA is a joint account, which provides automatic survivor benefits of any existing HRA balance. Altria will continue to provide HRA funding for the surviving spouse according the current benefit level.

Pre submitted questions

1. **Q:** When will premiums be debited from your bank account?

A: It depends on what plan(s) you enroll in. If you enroll in Medigap plans, your account could be debited within 2 or 3 days of enrolling in order to bind the agreement. Your Benefit Advisor can share with you the expectation for first month's premium payment. For all other plans including prescription drug plans, you should expect your first premium payment to be deducted in October.

We apologize if some of you were not informed of this prior to enrolling in a Medigap plan.

2. **Q:** Why does Via not disclose household discounts if retiree and spouse enroll in the same plan?

A: Via does not have visibility into provider provided discounts. If you and your spouse enroll in the same plan, you may contact the provider directly to inquire about discounts available.

3. **Q:** My husband is already enrolled in a Medicare Part D prescription drug plan. He wants to continue with the same plan, through VIA Benefits. Will he get a new account with that plan, and will we have to cancel the existing account?

A: He can continue with the same plan, just not with Via Benefits. To have his current plan with Via Benefits, CMS and Insurance rules require a request for a change in Agent of Record; these requests can be difficult and are not always approved. He can select a different plan for 9/1 through 12/31 and then during Medicare Open Enrollment he could change back if the carrier and Via Benefits offer that plan.

Pre submitted questions

4. **Q:** Can you provide more details on the reimbursement process. What are some guidelines for making the reimbursement process run smoothly? When can retirees apply for and receive reimbursement for their initial insurance premiums that cover the month of September?
- A:** In late August, you will receive a Funding and Reimbursement Guide that explains how to access and manage your reimbursement funds, how to submit requests, and which expenses are eligible for reimbursement. Starting September 1, you will be able to submit expenses for reimbursement for premiums paid prior to Sept. 1. These are a couple tips to keep in mind: keep copies of receipts for eligible expenses and complete all required information when submitting the request. If you have questions, please call Via Benefits.
5. **Q:** Can automatic HRA reimbursement be set up for insurance premiums for Medicare supplements and/or prescription drug plans or dental or vision plans that the person did not enroll in through Via Benefits? Or is automatic premium reimbursement only available if Via Benefits enrolled you in the plan?
- A:** Automatic premium reimbursement is only available for plans enrolled in with Via Benefits.
6. **Q:** If a retiree or dependent was only enrolled in Altria sponsored Vision coverage, can they enroll in a Medigap and/or prescription drug plan by August 31st in order to get the \$400 bonus (\$200 spouse), or do they have to wait until Medicare Open Enrollment and enroll effective January 1st?
- A:** You must currently be enrolled in an Altria medical plan to be eligible for the enrollment bonus. If you are only enrolled in Altria's vision plan, you may enroll in a vision plan with Via Benefits for coverage effective Sept. 1, 2021, however, you are not eligible for the enrollment bonus. To enroll in medical and/or prescription drug plans, you will have to wait until the Medicare Open Enrollment period or have a life event that allows you to enroll now for an effective date of Jan. 1, 2022.

Pre submitted questions

7. **Q:** Could a retiree enroll in a Prescription Drug Plan through Via Benefits by August 31st to qualify for the bonus, but specify that the effective date of the new plan be set for January 1, 2022?
A: No. To be eligible for the enrollment bonus, you must currently be enrolled in an Altria medical plan and enroll in a medical and/or Rx plan with Via Benefits with an effective date of Sept. 1, 2021.
8. **Q:** What is the process for requesting materials if retiree never receive it?
A: Call Via Benefits at 1-833-945-1104 and request materials to be re-sent.
9. **Q:** Will we continue to have a Via Benefits telephone number that is specific to Altria after the initial enrollment period?
A: Yes. The Via Benefits number for Altria retirees will not change. You will have access to one-on-one support as long as you remain enrolled with Via Benefits.
10. **Q:** If an under-age-65 spouse is on Medicare due to a disability, will she be able to keep her Altria sponsored Cigna OAP insurance plan?
A: Yes, she will continue to be covered under Altria's Coinsurance Plan until she attains age 65, or she is no longer eligible for coverage with Altria.
11. **Q:** Can you explain the procedure of how my current Prescription Drug plan deductible and True Out of Pocket Costs (TrOOP) will transfer to my new Medicare Part D Prescription Drug Plan? Is there anything that I have to do to request that my year-to-date True Out of Pocket Costs are transferred or is it handled automatically by CMS? Who should I contact if my previous True Out of Pocket Costs are not transferred?
A: CMS will track and transfer any applicable Part D usage to your new plan as long as the drug plan has been reported to Medicare.

Pre submitted questions

12. Q: Some retirees applying for a Medigap Plan G with AARP-United Health Care have reported that they are being told that Medigap Plan G is not included with Guaranteed Issue Rights due to loss of current health insurance. One who lived in Illinois was told that his state did not include Plan G for Guaranteed Issue Rights. Medicare.gov doesn't mention exceptions to Guaranteed Issue Rights for Medigap Plan G. Can you discuss when Medigap Plan G would not be available for someone who qualifies for Guaranteed Issue Rights?

A: Each carrier by state can choose to add plan G as Guarantee Issue when not required. Your Benefit Advisor can help you determine which carriers available to you offer plan G with Guarantee Issue rights.

13. Q: Can you explain how community-rated pricing is set for Medigap plans. My husband and I were both looking at the AARP United Healthcare Plan G, Community Rated, and the Via Benefits site is giving us different costs for the plan. Why would this be happening since pricing for these plans should not be based on age?

A: Community-rated pricing means that monthly premiums are generally priced (or Rated) the same for everyone who has that Medicare Supplement plan. In addition to the community, Community-rated plans can rate based on Male or Female (in some states), Tobacco use and how long they have been enrolled in Part B (AARP offers an enrollment discount to participants based on your age when you enroll in the plan).

14. Q: Where can I find more information on additional benefits that Via offers such as iHear?

A: Call Via Benefits to find out more about the additional Benefits.

Pre submitted question – Altria Specific

1. What are pros and cons of this change for the retiree? Altria?

Pros for the retiree:

- Instead of having one medical plan option, you will now be able to choose among various plans (including dental coverage) and providers and select a plan that is most appropriate for your needs and budget. Each eligible retiree and dependent may choose a different plan.
- With the HRA funding Altria is providing, along with no longer needing to pay any post-65 medical premium to Altria, most retirees will pay less or the same overall out-of-pocket costs for coverage.
- Continued one-on-one personalized support through Via Benefits as long as you remain enrolled.

Cons for the retiree:

- Will require some time and effort upfront to choose a plan, enroll and set-up automatic reimbursement process. Once in place, it should be very smooth going forward.

Pros for Altria:

- Maintains quality health care coverage options through Via Benefits in a more financially sustainable way by reduced administrative expenses and overall health care costs.

Cons for Altria:

- Requires a significant amount of time and resources to ensure the transition to Via Benefits is as seamlessly as possible for our retirees.

2. What is the incremental impact of this change on post-65 retirees assuming you get the same coverage and same quality of coverage (i.e. costs, Doctor restrictions, geography restrictions, claim denials disposition)?

In most cases, there should be minimal overall impact. Over 95% of retirees will be able to select a plan with the same or less overall out-of-pocket costs than their current plan.





Please help reach out to your fellow Altria retirees,
so that they don't miss out on this enrollment opportunity!

1-833-945-1104

my.viabenefits.com/Altria

Thank You!