



Re: Via Benefits to replace your current Retiree Health Plan—effective January 1, 2026

Watch for important information from Wespath and Via Benefits, coming soon by mail.

In September, the Conference will host educational sessions via Zoom to explain your plan options, covered benefits and the enrollment process. You may visit the Conference website [here](#) to access the Zoom link.

Beginning January 1, 2026, the current retiree health plan offered to you by the Greater NJ Annual Conference will be replaced by a program administered by Willis Towers Watson's **Via Benefits**, the nation's leading provider of health care solutions for Medicare-eligible retirees. This change applies to all eligible current and future retirees, their covered spouses, and surviving spouses covered by Medicare Parts A and B. As with the current plan, participants must have Medicare Parts A and B to participate in the **Via Benefits** program.

You must enroll in a new health plan through Via Benefits by December 31, 2025 to prevent a lapse in health insurance coverage and to be eligible for Health Reimbursement Account funding from the Conference.

Via Benefits—Decision-Making Support

Via Benefits' licensed benefit advisors will help you select Medicare supplemental coverage that fits *your* needs. **Via Benefits'** benefit advisors have helped more than 500,000 eligible participants (including those from over 30 United Methodist annual conferences and employers) compare the Medicare supplemental plan options available in order to choose plans that best meet their individual needs. These benefit advisors do not sell products, nor are they paid on commission—they are available to assist you in finding the Medicare supplemental plan that works best for you.

You will receive more information from Wespath and Via Benefits in the coming weeks. **Via Benefits** will send you instructions to make an appointment with a **Via Benefits** benefit advisor to start the enrollment process and answer any questions. Please share this information with anyone who may assist you with medical or financial decision-making—they are welcome to participate in your phone conversations with a **Via Benefits'** benefit advisor. During your conversation, personal questions will be asked to help you understand and select a plan that is right for you—please have the following information at hand*:

- Your doctors' names—to determine if they are in the network of the plan you may be considering.
- Medications you are taking—to make sure you select a plan that gives you the best options for your prescription drugs.
- Your travel plans—to help the advisor suggest plans that will meet your medical needs wherever you are.

Please allow at least one hour for the initial phone call with a **Via Benefits benefit advisor in order to provide the specific information necessary.*

Enrollment Period and Choices

The **Via Benefits** enrollment period will occur between **early October through December 31**. We encourage you to enroll early! During this time, you will decide what type of plan(s) you would like:

- Medigap (Medicare supplement) medical coverage (to fill the “gaps” in your existing Medicare Parts A and B coverage, *and* Medicare Part D prescription drug coverage), or
- Medicare Advantage Plans (Medicare PPO and HMO plans), and
- Dental and/or vision plans

Please note: If you have a spouse and/or dependents who are not yet 65 years of age and are currently in an active plan offered by the Conference, they can remain in their current active plan; **premium responsibility may apply.**

Eligible retirees who enroll in supplemental plans through **Via Benefits** will receive a Health Reimbursement Account (HRA) established on their behalf **with the exception of those that currently pay the full cost of the retiree plan.** HRA accounts will be adjusted for the retirees/spouses that have premium responsibility. HRAs are tax-free arrangements established and exclusively funded by the Conference. You can use the HRA contribution to pay monthly premiums for retiree medical coverage and/or other eligible out-of-pocket health care expenses. *Please note that if you do not choose a plan through **Via Benefits** (in the upcoming year or in the future), you will lose access to your HRA funding.*

Benefit dollars remaining in the HRA at the end of the year roll over and can be saved to cover future premiums and/or medical costs, as long as you remain eligible to participate in a Medicare supplemental selected through **Via Benefits** and continue to choose a plan through **Via Benefits**.

Flexibility in Choosing a Health Care Insurance Plan

When it comes to choosing an insurance plan, the decision is yours. However, choosing the right plan requires some preliminary education and comparison-shopping. That is the role of Via Benefits: to work with you to find the Medicare supplemental plan(s) that fit your lifestyle and to help you through the enrollment process.

The Board of Pension and Health Benefits recognizes the value of your health care coverage and the importance of having affordable medical plan options. We also know that this action represents a major change for you. If you have any questions, **please call a Benefits Team member at the Conference: Alexa Taylor, 732-359-1038 or Tahnesia Gayle, 732-359-1036.**

Grace and peace,

Rev. Elouise Hill-Challenger, Chair of Board of Pension and Health Benefits