

Retiree HRA Program Frequently Asked Questions

1. What is VIA Benefits?

Via Benefits is a company that provides services to help individuals and families find, compare, and enroll in health insurance plans. The City of Memphis has contracted with Via Benefits to assist eligible retirees and their families to secure health insurance coverage. The City of Memphis contributes to the coverage through a health reimbursement arrangement (HRA). The amount of the HRA is determined by the age of the retiree and dependents as well as Medicare status.

2. Who qualifies for the HRA program?

Please go to the Retiree HRA Webpage to access the eligibility link

3. When can I enroll in the program?

After you have Retired from the City of Memphis, you can call 1-866-201-0437 for non-Medicare and 1-866-201-0367 for Medicare.

4. What if I am enrolled in the City of Memphis coverage, do I still qualify to opt into the HRA program?

No, the program is designed for those Retirees who are ineligible to remain on the City of Memphis medical plan or not enrolled in the City of Memphis plan.

5. If I am eligible to remain on the City of Memphis Medical plan, do I have the option to opt into the Retiree HRA instead?

Yes, you have a choice to remain on the City's Medical plan or opt into the Retiree HRA program. You cannot be enrolled in both.

6. Is my spouse or dependents eligible to enroll in the program?

If your Spouse or Dependents meet the eligibility requirements, they can enroll as well.

7. What if my insurance plan is not ACA approved or compliant?

Your insurance must meet the minimum requirements of the Affordable Care Act. VIA Benefit can determine if your plan meets the requirements.

8. I'm Pre-65, but my spouse is post-65, she has insurance outside of VIA Benefits. Is she eligible for the HRA Program?

No, you are required to enroll in a Medicare Supplement through VIA Benefits.

9. I am a Retiree, and I never received anything in the mail regarding the HRA program, so I was not aware of the program. Can I still enroll?

Yes, if you are eligible, you can enroll in the program with an effective date starting the first of the next month.

10. I am currently pre-65 and getting ready to turn 65. Does the pre-65 account balance rollover to the post-65 account?

Yes, the balance from your pre-65 account will rollover to your post-65 account.

11. I am enrolled in the pre-65 program and is getting ready to move into post-65. Will the pre-65 balance rollover to the post-65 account if I do not enroll in a Medicare Supplement with VIA-Benefits?

No, currently a post-65 participant is required to enroll in a supplement through VIA Benefits, if they do not enroll in a supplement through VIA Benefits, they will be deemed ineligible to participate in the HRA program this includes the previous balance as a pre-65.

12. I am a pre-65 is currently enrolled in the HRA program. If I decide to opt out of the program and enroll in the City of Memphis Medical Plan, do they keep the previous balance if I decide later to go back to the HRA program.

No, once the participant decides to leave the HRA program they will lose the previous balance if they decide to come back and re-enroll.

13. Where can I get more information regarding the program?

You can go to totalreward.memphtn.gov and access the Retiree HRA webpage. You can also go to the VIA Benefits website to get additional information at my.viabenefits.com/Memphis

