



Post-Retirement Health Care Benefits Continuation

You and your qualified dependents may be eligible to participate in Post-Retirement Health Care Benefits supplemented by Waupaca Foundry. Each Waupaca Foundry Post-Retirement Health Care Benefit could be different supplement medical benefits based on individual Medicare eligibility.

**** Please be sure you understand your Post-Retirement Health Care Benefits and what to expect! ****

Medicare-Eligible

Once you and/or your qualified dependents become Medicare-Eligible, your Waupaca Foundry Post-Retirement Health Care Benefits will change. Waupaca Foundry will continue to subsidize Medicare-Eligible retirees and their qualified dependents via a contribution to a tax-free Health Reimbursement Arrangement (HRA).

You must apply for and accept Medicare Parts A & B through the Social Security Administration and maintain enrollment in a Medicare supplemental plan through Via Benefits for your Post-Retirement Health Care Benefits to continue.

Selection of Medicare Plan with Via Benefits

Waupaca Foundry has partnered with Via Benefits, an independent healthcare plan coordinator, for their strong expertise with Medicare products and their proven ability to help retirees fully understand their medical insurance plan needs and options.

Approximately 90 days prior to your or your qualified dependents 65th birthday Via Benefits will contact you or your qualified dependent telephonically to help and guide with the application and enrollment into an appropriate Medicare supplemental plan.

IMPORTANT: If you or your qualified dependents are under age 65 and become Medicare-Eligible, you must contact Waupaca Foundry immediately. Via Benefits will not contact you automatically. You **MUST** sign up for Medicare Part B through the Social Security Administration.

Your Enrollment Options

You may choose to enroll in the following:

- Medicare Advantage Plans (Medicare PPO's, HMO's, Etc.).
- Medigap/supplemental medical coverage that "supplements" or "fills the gaps" in your existing Medicare Parts A and B coverage PLUS Medicare Part D prescription drug coverage.
- Medicare Part D. Prescription drug coverage without Medigap/supplemental coverage.

More detail about the Medicare plan types will be provided by Via Benefits. Representatives are available at 1-877-389-2315, or login to <https://medicare.viabenefits.com/waupacafoundry> to enroll in a Medicare plan

Waupaca Foundry HRA Contribution

Waupaca Foundry will continue to subsidize Medicare-Eligible retirees and their qualified dependents via a contribution to a tax-free Health Reimbursement Arrangement (HRA). You can use the HRA funds to help pay for eligible medical, dental or vision health care expenses or services such as monthly premiums, deductibles, and copayments. More information regarding the HRA will be provided by Via Benefits.

Frequently Asked Questions about Via Benefits and Medicare

When do I become eligible for Medicare? Your Medicare eligibility date is the first of the month in which you turn age 65. If your birthday is on the first of the month, then your Medicare eligibility date will be on the first of the preceding month. If you are approved for SSDI, Social Security Disability Income, prior to age 65 you will be eligible for Medicare after a 24-month waiting period.

What process will I need to follow when I become Medicare Eligible? You will need to contact Via Benefits and enroll in a Medicare supplemental plan prior to your Medicare eligibility date.

Does my younger spouse or child lose Post-Retirement Health Care Benefits when I become eligible for Medicare? No, on your Medicare eligibility date, your spouse and/or child(ren) medical plan enrollment and monthly premium cost will reduce to a single or employee and child(ren) premium tier until they become Medicare eligible.

Waupaca Foundry has automatic file feeds set up to report any changes to your spouse and/or child(ren) coverage when you become Medicare-Eligible. New insurance cards will be sent for them from the insurance carrier and the monthly cost of the medical plan will be invoiced at the new premium cost.

Do I have to enroll in a Medicare supplemental plan through Via Benefits to continue to receive my Post-Retirement Health Care Benefits? Yes. If you are Medicare-Eligible you must enroll in a Medicare supplemental plan through Via Benefits to retain your Post-Retirement Health Care Benefits provided by Waupaca Foundry. Enrollment outside of Via Benefits will disqualify the current and potential future HRA funding provided by Waupaca Foundry.

Do not enroll in a plan outside Via Benefits! If you enroll in a supplemental plan directly with an insurance carrier, friend of a neighbor who sells Medicare Supplement plans or an insurance agent on Main Street you will no longer qualify for the HRA and Post-Retirement Health Care Benefits, you must enroll and maintain enrollment in a Medicare supplement plan through Via Benefits.

I enrolled in a Medicare supplemental medical plan through Via Benefits, how does the HRA work? Think of the HRA as a “cookie jar” with funds in it. When a receipt for an eligible medical expense is submitted for reimbursement to the HRA “cookie jar” the funds will be reimbursed to you electronically or by check.

What happens to the HRA funds if I do not use them? Any funds within the HRA will continue to accumulate until the end date of your Waupaca Foundry Post-Retirement Health Care Benefits. All outstanding claims for reimbursement must be submitted within 180 days following your Post-Retirement Health Care Benefits end date.

Via Benefits will provide you with an HRA welcome kit that will explain the process in detail, but the process is simple:

1. **Pay for your health care expenses.** The first step toward reimbursement is for you to pay for your health care expenses. You will make your payments directly to your insurance carrier/health care provider.
2. **Retain your receipts and supporting documentation.** To receive your reimbursements accurately and efficiently, it is important for you to submit all supporting documentation with your claim. This may include premium statements, receipts, and other documentation.
3. **Submit reimbursement claims for your eligible expenses.** You submit your claims for eligible expenses, along with your supporting documentation, directly to Via Benefits. Detailed information on how to submit claims is provided to you by Via Benefits.

4. **Receive reimbursement for your approved claims.** Via Benefits will process your reimbursement claims and reimburse you from your available HRA funds. You may receive your reimbursements by direct deposit or by check along with your Explanation of Payment statement.



What is Medigap? Medigap is Medicare supplemental insurance retirees may purchase to pay a portion of the services/costs that Medicare does not cover. Medigap insurance is sold by private insurance companies and is one of your options for medical coverage through Via Benefits.

What are the advantages of enrolling in a Medicare Advantage plan? When you enroll in any Medicare Advantage Plan, you will still get all original Medicare covered services, but you may also obtain extra benefits and services not offered by original Medicare, and/or you may be able to reduce your out-of-pocket costs. Depending on your health status, your costs may be higher in a Medicare Advantage plan than in Original Medicare. The extra benefits and services you may receive and/or the amount of money you save will depend on which Medicare Advantage plan you choose and your health status. For instance, some plans cover prescription drugs above what is covered in a Medicare D prescription drug plan, and some cover a variety of routine services or have a copayment instead of a percentage of the covered expense. You will have to look at the benefits provided under each of the plans before making your decision and Via Benefits will assist you in your decision-making and enrollment process.

Survivorship Coverage

Should you pass away while receiving Post-Retirement Health Care Benefits, your eligible dependents will continue to be covered by the Plan until the later of the date they lose eligibility, or until your Medical Coverage End Date. For more information regarding survivorship coverage, please reference your summary plan description.

Please Notify Us

As you venture into new chapters in your life, we understand you may move to a new home or city, escape the long winter months by snow-birding down south for a portion of the year, or simply change your telephone number. In any case, please be sure Waupaca Foundry is the first to know of these changes. Keeping us up to date with your most current contact information will ensure we keep you up to date on important happenings throughout the company and help to alleviate any disruptions in your Post-Retirement Health Care Benefits.

If you and/or your qualified dependents would like a Summary Plan Description for the Waupaca Foundry, Inc. Employee Medical and Prescription Drug Benefits Plan (Pre-65, non-Medicare eligible) or the Waupaca Foundry, Inc. Health Reimbursement Account Plan for Medicare Eligible Retirees and Retiree Dependents (Post-65, Medicare eligible), please contact us via email at wfbenefits@waupacafoundry.com or by telephone at 715-258-6611 and we will provide you with an electronic or paper copy free of charge.

Every attempt has been made to communicate this information clearly and in easily understandable terms. Waupaca Foundry, Inc. reserves the right to amend, modify, suspend, or terminate any benefits in whole or in part, at any time and for any reason. Nothing in this document creates a guarantee of current or future benefits or financial contributions/subsidies. Please refer to your summary plan description for a complete description of plan benefits.