



# Baltimore-Washington Conference

The United Methodist Church

CONFERENCE BOARD OF PENSIONS AND HEALTH BENEFITS

WWW.BWCUMC.ORG

TEL. 410-309-3479 | 800-492-2525

September 4, 2025

Dear Colleagues:

Grace and peace to you in the name of Jesus the Christ! We hope that this letter finds you well and enjoying the fruits of your service to God.

This letter is written to all our retirees who are participating in the Baltimore-Washington Conference Retiree Medical Program “Via Benefits”. Via Benefits Insurance Services is the nation’s oldest and largest Medicare marketplace administered by Willis Towers and Watson. We are writing to share some updates about your individual coverage. In addition to this letter, Via Benefits will also be sending out their newsletter “The Via Benefits Advocate” to all their Medicare Retirees via email or through the mail and we ask that you read through the newsletter for more information.

Here are some things we want to be sure you know. Via Benefits helps you choose an individual insurance policy as a supplement to Medicare. The plan you have obtained through Via Benefits is either a Medicare Supplement (Medigap) and a Medicare Part D prescription drug plan or a Medicare Advantage Plan with a Medicare Part D prescription drug plan. A Medicare Advantage plan replaces your traditional Medicare benefits and adds to it, usually within a specific network. A Medicare Part D prescription drug plan supplements traditional Medicare with drug coverage only. It is important for you to be aware of what type of plan you have in order to know which features described below apply to you.

**Medicare’s Annual Open Enrollment** period for fiscal year 2026 starts **October 15** and ends **December 7, 2025**.

- Medicare’s Annual Open Enrollment period is the time frame in which participants that are enrolled in Medicare Advantage Plans and Medicare Part D prescription drug plans can change their existing coverage if they are not satisfied with their current coverage for the following year.
- If you are satisfied with your existing coverage, you need do nothing. Your enrollment in your existing plan continues automatically, all you need to do is to continue to pay your premiums. You do not need to complete a new HRA reimbursement form.
- We recognize that occasions may arise when you are quite dissatisfied with the plan you have chosen under Via Benefits and are tempted to just cancel it. **PLEASE DO NOT DO THAT.** What you should do is call a benefits advisor at Via Benefits to discuss your options. Your objective will be to get a new plan to replace the old, and there will be advantages and disadvantages to weigh. It is very important that you **DO NOT CANCEL YOUR PLAN WITH VIA BENEFITS.** If you do, IRS regulations and the contract between BWC and Via Benefits calls for you to lose the balance left in your HRA account and for you to lose all other retiree health benefits from the BWC – forever!
- If you have enrolled in a Medicare Advantage Plan, you will receive an Annual Notice of Change letter from your plan provider. This letter will include any changes to your plan premium, co-pays or other fees, and also to the plan’s drug formulary. Please pay close attention to this letter; you can use the information in this letter and The Via Benefits Advocate newsletter to decide if you need to look for another plan **through Via Benefits** during this open enrollment period.

- There is no special enrollment period for participants who are enrolled in a Medicare Supplemental Insurance (Medigap plans). If you are not satisfied, you can change at any time **by contacting Via Benefits** to choose a different plan, however, you may be subject to medical underwriting – meaning you can be rejected based on any pre-existing medical conditions.
- Every fall your insurance company sends you materials usually called “Evidence of Coverage” (EOC) or “Annual Notice of Change” (ANOC). These materials will help you understand your coverage and any changes being made to your specific plan. It is never a bad idea to review your coverage and determine if you need to change for the following year.

You should contact Via Benefits’ customer service line at 866-249-7785 during Open Enrollment **if:**

- You have moved during the year to a new zip code, you might want to call Via Benefits to investigate plans that are local to your new area, especially if you have a Medicare Advantage Plan.
- Your health status has significantly changed over the past year and you require different coverage, you may want to evaluate other plans.
- Your medication has changed or if your out-of-pocket costs have increased.
- Your plan has been discontinued.
- You see a significant increase in premiums.
- Your primary care physician is no longer included in your plan’s network.

The Conference will continue funding your **Health Reimbursement Account (HRA) with a 3% increase for 2026**. For those who are receiving the full funding per participant this year, that means the annual deposit to your account will increase to \$4,355.43 in 2026. Other amounts will be adjusted proportionately.

We will continue to work with Via Benefits and Wespeth Benefits and Investments to make improvements as we are able. If you have any questions, please contact Francess Spaine, Director of Human Resources and Benefits at 410-309-3479.

In God’s Service,

Conference Board of Pension and Health Benefits