



## Overview

PGE is now partnering with Via Benefits Insurance Services, a leading retiree health plan coordinator, to administer medical plan options for retirees of PGE. Historically, PGE has only been able to offer a few plan options with limited flexibility. With Via Benefits you will be able to choose from a variety of different carriers and affordable, flexible plans. Via Benefits will provide online tools, expanded service hours and access to experienced, licensed advisors to help you make the choice that best fits your needs.

We are also partnering with Via Benefits to administer health reimbursement accounts or PGE contribution account arrangements. This change is intended to make your reimbursement process as seamless and convenient as possible, helping offset your health care premiums.

## What you can expect from Via Benefits

### Flexibility and control

Via Benefits offers a better selection and variety of health care plans, so you can choose the option that best matches your needs and life circumstances. You now have control over which plan you select.

### Expertise

Via Benefits advisors will be with you every step of the way. You will have access to licensed, experienced, U.S.-based advisors to help you make the right choice for 2020. Advisors are available Monday through Friday from 5 a.m. to 6 p.m. Pacific time. You can also find information online at [my.viabenefits.com/pge](http://my.viabenefits.com/pge)

### Transparency

To help you make an informed decision and select the best plan, you will see the full pricing of your health care premium. The company contribution will be a reimbursement for medical premiums, allowing you to view how the reimbursement helps offset your health care costs.

## At a glance

### Pre-enrollment:

Via Benefits advisors can discuss pre-enrollment information now, answer questions and set up your profile, which makes the enrollment process faster and provides important information to help you select the best plan.

Beginning on Oct. 1, 2019, advisors can discuss specific plans and pricing.

### Open-enrollment dates:

- **Oct. 1 to Dec. 31**  
Medicare-eligible retirees (65 and older) currently participating in a PGE-sponsored health plan
- **Oct. 15 to Dec. 7**  
Medicare eligible retirees (65 and older) not currently participating in a PGE-sponsored plan
- **Nov. 1 to Dec. 15**  
Retirees younger than 65

**Key Resources:** To speak with a Via Benefits representative:

- Call 866-228-2046 if you are 65 or older
- Call 866-228-2033 if you are younger than 65
- Online information about Via Benefits: [my.viabenefits.com/pge](http://my.viabenefits.com/pge)
- New PGE website for retirees: [portlandgeneral.com/retiree](http://portlandgeneral.com/retiree)

### Frequently asked questions: Changes and enrollment

**Q: Who does this change apply to?**

A: The health care change only applies to nonbargaining retirees and bargaining Coyote Springs, Port Westward and Carty retirees.

**Q: Why is PGE changing the way I get my health plan?**

A: The health insurance industry has changed dramatically in the last few years. PGE has researched ways to manage through these changes and get the best value for our retirees. We found that the health plans offered through Medicare (for retirees and/or spouses 65 and older) and family and individual plans offered on the federal health care marketplace (for retirees and/or spouses younger than 65) provide more options and a better value than the offerings we were able to provide through our two group plans. With more options, you will be able to select plans that meet your specific needs and circumstances. The experts at Via Benefits are equipped to help you understand the available options.

**Q: I received a letter saying that my group coverage is ending. What does it mean?**

A: The current retiree medical health plans, which PGE sponsors for plan year 2019, are considered group plans. PGE is ending those plans effective Dec. 31, 2019. Now, PGE is partnering with Via Benefits to provide a greater selection of plan types—allowing you more flexibility to select a plan that matches your circumstances and needs. Your “group coverage ending” letter is a notification of this change. **It means that if you are currently participating in a PGE-sponsored medical health plan, that plan is ending. In order to have health insurance beginning Jan. 1, 2020, you must select another plan.** You can either select a plan on Via Benefits platform or work with any other insurance company you choose. Because your group coverage is ending, you will be automatically qualified to enroll in another individual family plan from the marketplace (for retirees younger than 65) or a plan on the Medicare marketplace (for retirees 65 and older.)

**Q: Do I have to work with Via Benefits?**

A: No, you can select any health insurance company you choose. We encourage you to use Via Benefits because it has trained, licensed, experienced U.S.-based advisors who can help you select a plan. The advisors are not paid a commission on any particular plan. **Keep in mind that you must enroll through Via Benefits to be eligible to receive the company contribution toward your medical premiums.**

**Q: Will my new plan cost me more money?**

A: It depends on the plan you select. Most people will select a plan that will deliver a higher value at an affordable price. Your Via Benefits advisor will help you determine a plan that best meets your needs. Some people will prefer a low- or no-deductible plan, which carries a higher monthly cost. Others may choose a high-deductible plan, which has a lower monthly premium but means you cover more costs yourself before your insurance company pays its share. You can decide what is most important to you in your situation and select the plan that delivers the most value to you.

**Q: Will I be able to keep my same doctors and go to the same hospitals?**

A: In many cases, yes. Let your Via Benefits advisor know which health care provider(s) you currently see and which hospitals you prefer. Your advisor will search for plans that have these providers and hospitals in their network. They will review the cost and coverage options, so you can make an informed decision.



**Q: I am happy with the plan I have; can I keep it?**

A: If you are participating in a PGE-sponsored group plan, your coverage ends on Dec. 31 and the plan you had will no longer be available. Via Benefits will know the details of your previous plan and work with you to understand what you liked about it. If staying in a similar plan is important to you, they will let you know your options. Kaiser Permanente, Providence and UnitedHealthcare all have plan options on the Via Benefits platform.

**Q: Will I have access to vision and dental benefits?**

A: Yes. Through Via Benefits, retirees and their eligible spouses will have the option to enroll in individual vision and/or dental plans at competitive rates.

**Q: Can I elect prescription drug, dental and/or vision coverage without electing medical coverage?**

A: Yes, but these do not qualify you for a company contribution account without a medical election through Via Benefits.

**Q: I have an existing health condition; does that limit the plans I have access to?**

A: No, your pre-existing condition will not be a barrier to selecting the plan that best fits your needs.

**Q: How will my transition to Via Benefits affect my scheduled surgery or procedure?**

A: Please discuss any transition of care situations with a licensed Via Benefits advisor.

**Q: If I'm hospitalized during the enrollment/transition to Via Benefits, will my PGE retiree medical plan coverage continue?**

A. You will need to enroll in medical coverage through Via Benefits on or before Dec. 31. You will need to discuss your specific situation with your current insurance carrier to find out how hospitalization or ongoing treatment will be handled. It may depend on the carrier and the timing of the hospitalization. Contact a Via Benefits advisor to assist you with your transition of care.

**Q: I don't participate in a PGE-sponsored plan now. Do I have to change to a plan on Via Benefits' platform?**

A: No. If you have coverage elsewhere and are not enrolled in plans offered in the PGE group, you are welcome to stay with the plan you have. We encourage you to speak with a Via Benefits advisor, however, as there may be additional plan options and benefits available that could save you money.

**Q: When do I have to select a plan?**

A: It depends on your age and your previous participation in PGE health plans. Here are the key dates for choosing a new plan:

- 65 and older (Medicare) and currently enrolled in a PGE-sponsored health plan: Oct. 1 to Dec. 31
- 65 and older (Medicare) not currently participating in a PGE-sponsored plan: Oct. 15 to Dec. 7
- Younger than 65 (individual family plans): Nov. 1 to Dec. 15

Get started soon to allow time to select a plan that's a good fit for your needs. You can reach Via Benefits at the phone numbers below:

- Medicare plans: 866-228-2046
- Individual and family plans: 866-228-2033



**Q: How much time do the calls take?**

A: You should plan to take up to 90 minutes to talk through your options with your Via Benefits advisor. Please have your current plan information handy when you call.

**Q: My spouse and I are in different age groups. She is Medicare eligible and I am under 65. What do we do?**

A: Call a Via Benefits advisor. Regardless of age, each person is signed up as an individual. The Via Benefits advisor will work with each of you to determine your best option and get you enrolled in a plan.

**Q: I am married. Do we both have to get coverage through Via Benefits?**

A: You can enroll through Via Benefits and your spouse can choose another option. In order for your spouse to get coverage through Via Benefits, however, you must be enrolled through Via Benefits. Keep in mind that if you enroll using Via Benefits, you and your spouse may be eligible to receive the company contribution.

**Q: Can I keep my current PGE sponsored under 65 or family group plan?**

A: No. The group plan ends on Dec. 31. The individual and family marketplace plans, available on the Via Benefits platform, offer Kaiser Permanente and Providence options similar to what is available now in regions where Kaiser Permanente and Providence operate (generally in the Pacific Northwest and California.) If you do not live in these areas, you will have options for similar systems offered by providers in your region. Your Via Benefits advisor can help you find a plan that best meets your needs.

### Frequently asked questions: Cost, billing and reimbursements

**Q: How much will the plans cost me through Via Benefits?**

A: There are many factors that affect the cost of health plans. Pricing will be available after Oct. 1. Benefit advisors will be able to provide you full transparency regarding the costs and details of the plans available and will help you find a plan that meets your needs.

**Q: How will I pay for my new health plan administered by Via Benefits?**

A. Once you enroll in a health plan on the Via Benefits platform, you will receive a confirmation letter from your health insurer. The instructions for premium payment will be included in that communication. If available, we encourage you to set up automatic bill payment. Each month, you will receive a bill from your insurer. You will pay your premium directly to the insurance provider by personal check or through your bank. Once you pay your premium, if you have a company contribution you may submit for it through Via Benefits. This request can also be automated. Talk with your Via Benefits advisor to sign up.

**Q: My health care premium is deducted from my pension. Is that changing?**

A: PGE has traditionally used Pension Payroll to help you pay the premiums associated with retiree benefits. If you received a pension and chose to participate in PGE-sponsored group health plans and your pension was large enough to cover 100% of all benefit premiums, your health care premium was deducted from your pension check.

Beginning with your first pension check in January 2020, that will no longer be the case. You will receive your entire pension without benefit reductions. Your health insurance company will bill you directly for your premium, and you are responsible for paying the bill by personal check or through your bank. Please talk with

Via Benefits advisor to figure out the easiest way for you to receive a reimbursement from your company contribution account through Via Benefits.

**Q: I get an invoice from PGE for my health care premiums now; is that changing?**

A: Yes. Beginning in January 2020, PGE will no longer invoice you for benefit premiums. Your health insurance company will bill you for your premiums, and you are responsible for paying the invoice by personal check or through your bank. Please talk with your Via Benefits advisor to figure out the easiest way for you to receive a reimbursement from the company contribution account through Via Benefits.

**Q: What is a CCA (company contribution account)?**

A. A company contribution account (often referred to as a defined-dollar benefit) is a set amount of money that PGE provides to qualified individuals to help offset cost of health care premiums. A CCA is the account that the participant accesses to be reimbursed after paying a premium. The CCA is a fixed amount based on a formula and can vary by retiree. You can only receive a CCA if you enroll in a plan through Via Benefits. Your Via Benefits advisor can check to see if you are eligible and, if so, what your CCA amount would be.

**Q: I don't have a PGE group plan now. Why would I want to use Via Benefits to select a plan?**

A: If you are happy with your non-PGE-sponsored plan, you are welcome to continue with that plan. By enrolling through Via Benefits, you may be eligible to receive the PGE company contribution account to help offset your premiums. Your Via Benefits advisor can let you know if you're eligible and if so, what the company contribution amount would be. If you choose not to enroll through Via Benefits, this account won't be available to you. Please note that UnitedHealthcare/AARP Plan F participants can remain enrolled as they are and will continue to be eligible for the CCA. Call a Via Benefits advisor for details.

**Q: Can I opt out of enrolling through Via Benefits this year and get the company contribution by opting in through Via Benefits in future years?**

A. If you are 65 or older now, this is your final opportunity to take advantage of the company contribution by enrolling in a plan through Via Benefits. You will not be able to get the PGE contribution if you do not enroll in a 2020 plan through Via Benefits. Talk to your Via Benefits advisor to see if you are eligible and what your PGE company contribution amount would be.

If you are younger than 65 now, you can take advantage of the company contribution by enrolling through Via Benefits this year. If you do not enroll through Via Benefits for a 2020 plan, you will not be eligible until you turn 65. The year in which you qualify for Medicare you will have a final opportunity to receive a PGE contribution. If you are eligible and you enroll in a Medicare plan through Via Benefits, you will receive a PGE company contribution. Talk to your Via Benefits advisor for details and to see if you qualify.

**Q: What is a health reimbursement arrangement?**

A: An HRA is an account set up following the retirement of an eligible PGE employee. The money in this account accumulated based on a number of factors while the retiree worked at PGE. Retirees can submit for reimbursement for specific items, called 213D expenses (expenses associated with legitimate medical expenses). The retiree draws on these funds until the account is depleted.

**Q: I have an HRA administered through Optum. Will this be still available?**

A: If you have an HRA balance it will still be available, however, this account will be administered by Via Benefits starting on Jan. 1, 2020. To ensure you are able to fully use your HRA funds, **all eligible expenses incurred**



before Jan. 1, 2020, must be submitted to Optum no later than Jan. 31, 2020, to be reimbursed. Expenses incurred after Jan. 1, 2020, and beyond will be administered by Via Benefits and must be submitted to Via Benefits for reimbursement. Talk to your Via Benefits advisor if you have any questions about this process. A funding packet with details will be mailed to you once your HRA is transferred to Via Benefits.

**Q: What if I have HRA expenses in the last week of December? How will I get my reimbursement?**

A: PGE has arranged for a transition period as PGE moves these accounts from Optum to Via Benefits. Submit all eligible expenses incurred before to Jan. 1, 2020, to Optum as soon as possible and no later than Jan. 31, 2020. Optum will process these claims and pay eligible expenses based on your available account balance. Optum will then close your account and your remaining balance will be transferred to Via Benefits once all claims submitted on time are processed.

**Q: Will there be a period of time when I won't be able to access my HRA funds?**

A: The balance of your account will be transferred to Via Benefits in February 2020. Via Benefits expects to begin processing eligible 213D claims beginning March 1. Once your account balance is transferred to Via Benefits, you will receive a "funding kit" listing your available balance and providing instructions for submitting claims. Once you receive your funding kit you may submit 213D claims for 2020.

**Q: Will I get more information about the transfer of funds in my HRA from Optum to Via Benefits?**

A: Yes. If you have a balance in your Optum HRA, in November 2019 you will be mailed information regarding the close-out of 213D expenses incurred before Dec. 31, 2019, and how the transfer to Via Benefits will work.

**Q: Why is PGE also changing the reimbursement administrator?**

A: The partnership with Via Benefits for health care administration gave PGE an opportunity to use the reimbursement system that Via Benefits offers. By using Via Benefits to administer reimbursement services, eligible retirees can set up automatic reimbursement from their CCAs. Linking the health plan platform administrator to the health care reimbursement administrator will make the reimbursement process as simple as possible. Talk to a Via Benefits advisor for information about how to set-up automatic reimbursement.

**Q: Who do I call when I have a question?**

A: Reach out to Via Benefits. They are your benefits partner and will do their best to answer any questions you have. They will help you make confident, informed decisions on your health care plan choices. To speak with a Via Benefits representative:

- Call 866-228-2046 if you are older than 65.
- Call 866-228-2033 if you are younger than 65.
- Via Benefits information online: [My.Viabenefits.com/pge](https://my.viabenefits.com/pge)
- New PGE website for retirees: [portlandgeneral.com/retiree](https://portlandgeneral.com/retiree)