



2019  
Advantage  
Guide

Experience Choice  
With Via Benefits



# Introducing Via Benefits

## **Trusted advisor to more than one million Medicare-eligible participants**

Your health plan decisions are important, and changing coverage is challenging because there are so many different types of plans, carriers, and costs.

Via Benefits Insurance Services is here to help you sort it all out. More than one million people have turned to us for help with deciding on a plan that matches their needs and budgets.

## **The nation's first – and largest – private Medicare marketplace**

Via Benefits is not an insurance company. We are a resource that offers the country's largest Medicare marketplace, allowing you to select from a wide variety of Medicare plans from national and regional insurance companies. Our marketplace has Medicare Supplement Insurance (Medigap) policies, Medicare Advantage and Medicare Part D Prescription Drug plans (MAPD), as well as vision and dental plans.

Since 2004, we have offered personalized service and assistance to satisfied customers across the country.

## **Personalized service**

Our highest commitment is to service excellence.

We treat you as an individual. We take the time to evaluate your options and help you make a choice that fits your needs and budget.

We'll do the same thing for your spouse or other Medicare-eligible dependents, too.

# Why Via Benefits

## Choice, Service, and Support

### A better way to find coverage

You can shop for plans using our online marketplace, or you can speak with a Via Benefits licensed benefit advisor on the phone. Whichever you choose, we'll be there to help identify the plan or plans that fit your health needs and financial situation.

### Quality plans

We work with leading national and regional insurance companies to provide you with quality plan options. Before we add an insurance company to our marketplace, it is evaluated for value and customer service by A.M. Best, an industry-recognized insurance credit rating agency.

### Comparable – or better – savings

What you pay will ultimately depend on the type of coverage you select, but our research shows that many people pay less since they're able to find a better value plan than their current coverage.



## **We take the time to understand your needs**

Our licensed benefit advisors take the time to understand your needs and help you select a plan that matches your personal circumstances.

We base our hiring on strict criteria. Before ever taking a call, Via Benefits licensed benefit advisors undergo extensive training. They must pass certification tests administered by the insurance companies we represent and they must be state licensed. Each year they are recertified.

In addition, we value and reward our benefit advisors for taking care of our customers with compassion, dedication, and warmth.

Your enrollment call will be handled with the patience and understanding you deserve, and we will never rush you. All our service centers are located in the United States.

## **It's your choice**

Our licensed benefit advisors serve as objective advocates with no financial incentive for recommending one insurance company or type of plan over another. You can be sure that they base their recommendations on *your* needs.

## **Ease of enrollment**

You can submit your application online, or Via Benefits can help you complete it over the phone and submit it electronically on your behalf.

## **Support after you enroll**

When you purchase Medicare coverage through our marketplace, we continue to be your advocate for as long as you stay enrolled in your plan—year after year. If your needs change or you move, contact us to determine if your plan is still the right one for you. We welcome the opportunity to help you make changes to ensure you always have coverage that meets your needs.

## Evaluate Your Options

Online or on the phone, take a few moments to see how easy we make it to shop for and compare health plans. If you don't use a computer, or don't have access to one through a friend, family member or your local library, just call us. We'll help you shop by phone.

## My Account and Personal Profile

Creating an account on our website is easy, secure, and allows you to save plans in your personal cart while browsing. Creating an account also enables you to save your prescription drug information and track the status of applications.

To create an account, go to the web address located in the footer of this document, then select the **My Account** tab at the top of the web page. Under the **First-time Visitor?** section on the right side of the page, click the **Create an account** button.

You will need to provide an email address and create an account ID and password. (Once you've created these, please write them down for future reference.) We will also need your Social Security number. This is strictly for the purpose of authenticating your identity based on information we received from **Chevron**.

Once you create your account, consider taking the next step by completing your personal profile. Your online personal profile contains information about you, your doctors, and your prescription drugs. All of these are essential to helping you find plans that meet your needs.

When you first look at your personal profile, you may see that some information has already been filled in. Please be assured that this information is secure and was shared with us by **Chevron**. Please confirm the information is correct, and if it is not correct contact Via Benefits.

## Shop & Compare

Our online marketplace makes it easy for you to evaluate and compare your health plan options. Simply select the **Shop & Compare** tab at the top of the page to search for plans available in your area and sort them by price, plan type, insurance company, and other factors. You can compare plans side by side and review the details of the plans that interest you.

## Use your shopping cart

If you shop our online marketplace prior to calling Via Benefits, place the plans you like in your shopping cart. Your licensed benefit advisor will be able to see the plans in your cart and talk to you about them, answering any questions you have. Once you select a plan, you'll work with an application data processor to process your application over the phone.

## Finding plans and plan details

Most plans available in our Medicare marketplace offer their benefits summary for review online. Simply select **View details** in the plan description.

Although restrictions prevent us from listing prices and details for United Healthcare (UHC) plans on our online marketplace, these plans are available. Your licensed benefit advisor can give you information on UHC plans during your call to enroll.

## Help Me Choose

**Help Me Choose** simplifies the search process by matching the plans that fit your needs based on your answers to a few questions. To use, select any **Help Me Choose** link on the website.

## Prescription Profiler

**Prescription Profiler** is a powerful tool that provides the estimated annual out-of-pocket cost of plans that cover your prescriptions. Simply enter your current medications into your **Prescription Profiler** to view a list of prescription drug plan options.

## Answers to your questions

Selecting the **Help & Support** tab brings you to our searchable knowledge base of frequently asked questions and most popular answers. Topics covered include shopping for plans, billing, premiums, benefits, coverage, and more.

## Security and privacy

Our website is secure, and we guard your privacy. Via Benefits is meticulous in all matters regarding information security and the protection of data as mandated by strict compliance guidelines. We constantly monitor our systems to safeguard your information. All information on our site is secure and is subject to HIPAA (federal data privacy) regulations.

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## Call Us

In addition to our online marketplace, you can learn more about coverage options by scheduling a call with a licensed benefit advisor. There are no pushy sales people and your information is private.

To connect you accurately, our automated system will ask you a few questions. Scheduling a call is important and allows us to connect you to a licensed benefit advisor for the state you reside in. You'll need to provide your ZIP code and the last four digits of your Social Security number.

When you contact us, you will also talk with other representatives both before and after you speak with your licensed benefit advisor.

These customer service representatives may collect your personal information, help you complete applications, or answer other questions. Most people complete the entire process in one call, which can take up to 90 minutes. You are welcome, and even encouraged, to have a family member, caregiver, or trusted friend assist you on the call. Additionally, your licensed benefit advisor can teleconference your helper.

**Note:** Due to legal requirements, you may have to confirm some information multiple times and listen to recorded messages specific to the coverage you select.

## Consider your priorities

We will need to ask you a few questions to evaluate your needs accurately.

You may want to prepare in advance, and write your answers on a separate piece of paper that you can refer to during your call.

- Do you have a preferred insurance carrier? Are there things you like or dislike about your current plan?
- Is it important for you to keep your current doctors?
- How many doctors or specialists do you see, and how frequently?
- Do you have any medical conditions or upcoming treatments?
- Do you have a home in another part of the country, or do you travel often?
- Do you need routine care while away from home?
- Do you use mail order for prescriptions?
- Do you have a preferred pharmacy?
- Are you willing to pay copayments and deductibles if it means you can pay lower premiums?

# Frequently Asked Questions

Via Benefits has helped more than one million individuals enroll in Medicare plans. This list of frequently asked questions is based on our experience working with retirees every day.

## **Will my new plan be as good as my current plan?**

We work with the top national and regional insurance companies to ensure that you will have quality individual plan options. Individual plans might be similar to your current plan, but you may be surprised to learn that a different plan could be better suited to your needs.

## **What can I expect to pay for my new plan?**

What you will pay depends on the type of plan that you select. Generally, Medicare Advantage plans have lower premiums than Medicare Supplement, but require copayments for services. Medicare Supplement Insurance policies tend to have higher premiums with low or no copayments for services. During your call, your licensed benefit advisor will work with you to understand the costs—and the benefits—of the different coverage options available.

## **Can I continue to use the same insurance company?**

In many cases, yes, you can. If you have an employer-sponsored plan, it usually works differently than individual health plans, even if it is from the same insurance company. If you have an individual health plan, re-enrolling into the same plan may be an issue, but we most likely will be able to find a plan that is more tailored to your specific needs. A licensed benefit advisor will be able to explain this more fully. We'll help you compare your options to see how each plan fits your needs. Your current insurance company may provide the right plan, or you may discover that another insurer offers a plan that is a better fit.

### **Will Via Benefits be available to help me next year?**

Yes. When you purchase Medicare coverage through Via Benefits, we continue to be your advocate as long as you stay enrolled through us. If your medications or needs change, or you move, you may contact us any time to help you figure out if your plan is still the right one for you. We are happy to help you make changes if necessary.

### **Will I pay more for a plan I purchase through you than one I purchase directly from the insurance company?**

In most cases, you will pay the same amount for your monthly premium whether you go through us or not, but there are exceptions.

### **Do you offer dental insurance?**

Via Benefits offers dental insurance plans from several different providers. These plans include a wide range of services. Learn more about dental plan features on our website, or ask about them during your call to enroll.

### **Do you offer vision insurance?**

Via Benefits offers vision insurance options that provide immediate access to premium vision coverage—including annual eye exams, prescription eyewear, personalized care and more—from two separate eye care providers. Each provides access to a nationwide network of community-based doctors.



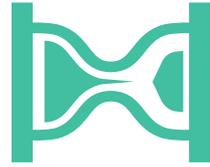
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\*Extend Insurance Services, LLC is changing its d/b/a from Towers Watson's OneExchange to Via Benefits Insurance Services



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**IMPORTANT!**  
**TIME-SENSITIVE INFORMATION REGARDING**  
**YOUR 2019 HEALTH BENEFITS ENCLOSED.**