

2020 Getting Started Guide

Prepare for Your
2020 Medicare
Coverage Enrollment



IMPORTANT!

Your current health plan ends on your Coverage End Date.

Contact Us

Scheduling an appointment helps expedite your enrollment call and gets you to a licensed benefit advisor more quickly.

Via Benefits recognizes not everyone uses the Internet. If you are not able to access the online tools referenced in this guide, please call us to get started.

Go online: my.viabenefits.com/wespath

Contact us by phone:

1-866-249-7785 | (TTY: 711)

Hours:

Monday through Friday

8:00 a.m. until 9:00 p.m. Eastern Time

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Introducing Via Benefits

Trusted advisor to more than 1.9 million Medicare-eligible participants

Via Benefits Insurance Services has helped more than 1.9 million Medicare-eligible participants enroll in individual Medicare coverage. Wespeth Benefits and Investments has chosen Via Benefits to work with you to find new coverage to replace your current group plan. Via Benefits is a personal service helping you understand your plan options, providing step-by-step guidance, and helping you enroll in new coverage. We'll take all the time you require to understand your options, so you can choose coverage that fits your needs. Via Benefits is not an insurance company. We are the nation's largest Medicare marketplace offering a wide variety of plans from leading health insurance companies. Our marketplace has Medicare Supplement Insurance (Medigap), Medicare Advantage, and Medicare Part D Prescription Drug plans, as well as vision and dental plans.

Our licensed benefit advisors and online marketplace will help you understand and compare your options, so you can decide which plan fits your medical and financial needs.

You can access our privacy policy at my.viabenefits.com/about/privacy-policy. If you have questions or concerns about our privacy policy, please contact us.

What to Expect From Us

Via Benefits helps simplify your enrollment in Medicare coverage. You, your Medicare-eligible spouse, and/or dependents receive personalized assistance with finding and enrolling in coverage that fits your needs. Best of all, we provide this service at no cost. When you work with Via Benefits, you can expect:

Personalized, step-by-step guidance

Our licensed benefit advisors and easy-to-use online tools will guide you step-by-step through the Via Benefits marketplace. By the time you're ready to enroll, you can feel confident you're choosing a plan that fits your needs.

Unbiased, objective support

We train our licensed benefit advisors to be objective advocates for you. They are paid a salary and have no incentive to steer you into signing up for any specific plan or insurance company. Their primary goal is to ensure your satisfaction.

Quality plan options

We work with leading national and regional insurance companies to ensure you have quality plan options. Since we offer a range of options, you may find coverage better than your current plan at a lower cost.

Efficient, accurate enrollment

Once you have selected a plan, you'll work with an enrollment customer service representative to complete your application to ensure accurate processing. After your application is submitted, you may track the status on our website.

Support after you enroll

Should you have any questions after you enroll, we're here to help.

Three Steps to Prepare

To help you prepare to enroll in new individual Medicare coverage, we recommend you complete the following three steps: create your profile, schedule a call, and learn about your plan options. These three steps can be done either online, over the phone, or through a combination of both.

STEP

1

CREATE YOUR PERSONAL PROFILE

A personal profile helps make the process of evaluating, selecting, and enrolling in new Medicare coverage smoother. To help you find plans that meet your medical and financial needs, we'll need you to provide information about yourself, the prescription drugs you take, and the doctors you want to continue seeing.

After you gather your information, we recommend you register an online account and enter it into your personal profile. While a Via Benefits representative will need to verify this information to ensure accuracy, registering your account may save you time on the phone and allow you to take advantage of our online tools.

If you don't have access to a computer or choose not to fill in your online profile, a Via Benefits representative can fill it out for you when you call to schedule your enrollment appointment or during your call to enroll. We recommend you write down your collected information on a separate sheet of paper.

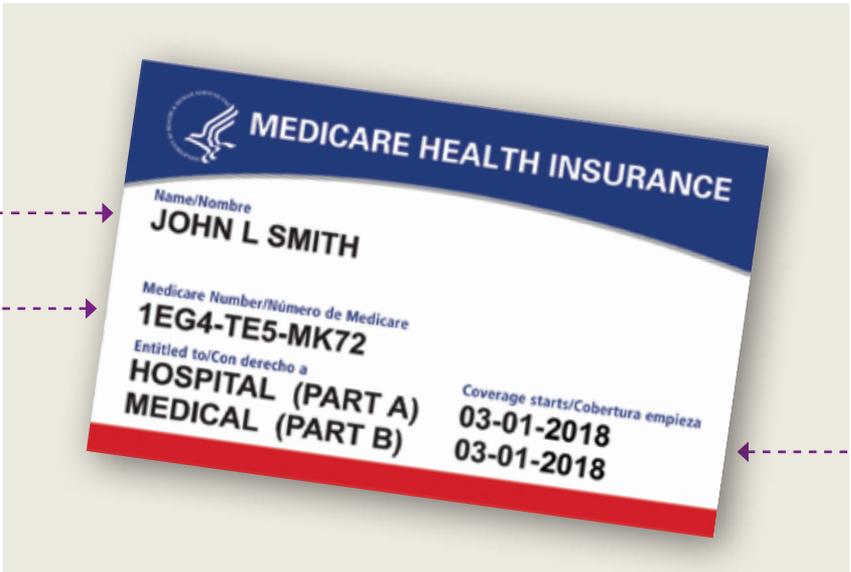
Collect your personal and Medicare information

We'll need to collect the following personal information:

- Your full legal name*
- Phone number*
- Home address*
- Social Security number*

We'll also need to collect information from your Medicare ID card including:

- Your name as it appears on your card*
- Your Medicare number*
- Your Part A and Part B coverage start dates*



Create your online personal profile

After you have collected your information, you're ready to start your online personal profile. Creating your online personal profile is easy and helps ensure an accurate and efficient enrollment.

To create your profile, you can either go online or call Via Benefits and our representative will take the time you need to set up your profile over the phone.

Create your online account

To create your online account, go to the Via Benefits website (see the web address on page 2) and select the **My Account** link. You will need to provide an email address and create an account ID and password. We will also need your Social Security number to verify your identity.

Please note that we've added additional layers of security to help keep your identity secure. Be prepared to provide an email address that will serve as your Username, along with a phone number. During the process of signing in, a message with a code will be sent to your phone, which you will be required to enter on the Via Benefits website for identity authentication.

Complete your personal profile

After you create your account, our website tools will walk you through completing your personal profile. We may ask you to confirm information that already appears in your personal profile. If you find information already there, please be aware your former employer or benefits provider shared it with us.

Once you have completed your personal profile, you are ready for Step 2.

Your prescription drug information

We can help you find drug plans that cover your medications while minimizing your out-of-pocket expenses.

You will need to have the following information about your medications for each prescription you take:

- *Drug name (generic or brand)*
- *Form (tablet, liquid, gel capsule, etc.)*
- *Dosage (the amount of medication taken at one time)*
- *Quantity per 30-day period*

Your doctor information

Include the following information about the doctors you are currently seeing:

- *First and last name of the doctor and location of the office*
- *State*
- *City*
- *ZIP code*

Medicare Advantage plans have networks. If you are interested in a Medicare Advantage plan, you will want to be sure your doctors are in the network. In general, Medicare Supplement Insurance (Medigap) is accepted by all providers who accept Medicare.

Security and privacy

Our website is secure, and we guard your privacy. Only your licensed benefit advisor will use the information you provide to find health plans that meet your needs. All information on our site is secure and is subject to HIPAA (federal data privacy) regulations.

STEP

2

SCHEDULE A CALL TO ENROLL

You can schedule a call to enroll with a licensed benefit advisor either by going online or calling us (see contact information on page 2). When you contact Via Benefits to schedule your call to enroll, the customer service representative will not be able to speak with you about plans. Only a licensed benefit advisor is permitted by law to speak with you about medical and prescription drug plans.

To avoid a lapse in coverage, please schedule a call before your coverage end date, printed on page 2. Leave yourself enough time to gather information, evaluate your choices and enroll.

During your call to enroll, a licensed benefit advisor will walk you through your coverage options, help you determine which plans meet your medical and financial needs, and have you work with an enrollment customer service representative to complete your enrollment application. The call will take about 90 minutes per person to complete. If you are also enrolling a Medicare-eligible spouse or dependent, you are both welcome to enroll at the same time. Your spouse or eligible dependent is also welcome to make a separate appointment to enroll.

If you would like a family member or friend to be on the enrollment call with you, please schedule it when he or she will be available.

Scope of Appointment

When you call Via Benefits to schedule your call to enroll, you will be asked to confirm you agree to discuss Medicare plan options with us. This is required by the federal government and created for your protection as a consumer.

A Via Benefits representative will read a statement and ask if you agree or disagree. He or she will also point out the licensed benefit advisor you speak with about your plans is not compensated on which plans you enroll in. Their salary remains the same regardless of your choices. We reward our licensed benefit advisors for customer satisfaction, not for steering callers into one plan versus another. Your satisfaction is our top priority.

Important information about covering your spouse

Your Medicare-eligible spouse or dependent can also enroll in a plan through Via Benefits. Please note each of you has to enroll in separate individual plans. You will both need to complete an application for each plan you choose. Please plan at minimum 90 minutes per person for the call.



STEP

3

LEARN ABOUT PLAN OPTIONS

Original Medicare, also known as Medicare Parts A and B, is the health insurance provided by the federal government when you turn 65 (in most cases). Broadly speaking, Part A covers hospital stays and Part B covers doctor visits. Since Original Medicare only covers about 80% of medical costs, you'll want to purchase additional Medicare coverage to get the right level of coverage.

Medicare coverage is offered by private companies and helps reduce your health costs. Although there are many Medicare plans to consider, there are two options that offer the most comprehensive coverage. These options are:

Option 1

Medicare Supplement Insurance (Medigap)

Original Medicare +
a Medicare +
a Part D Prescription Drug plan

With this option, you purchase a Medigap policy and a Part D Prescription Drug plan to work along with Original Medicare (Parts A and B). A Medigap policy helps pay for out-of-pocket health costs which Original Medicare doesn't cover, such as copayments and deductibles. An individual Part D Prescription Drug plan helps pay for prescription drug costs.

With this option, there is no network of doctors and service providers in the traditional sense – you can see any service provider who accepts Medicare.

This option is good for those who would rather minimize out-of-pocket expenses in favor of a larger premium.

Option 2

Medicare Advantage and MAPD (Medicare Advantage and Part D Prescription Drug plan)

Sometimes known as Medicare Part C

With an MA, or MAPD plan, sometimes referred to as Medicare Part C, all of your Medicare benefits are provided by a private insurer who contracts with Medicare. Both plans bundle Medicare Parts A and B, and generally operate as an all-in-one plan. MAPD plans include both health and prescription drug coverage and may also include routine eye, hearing, and dental care.

Both plans have networks, so you will want to check if your preferred doctors are in the network of the new plan you're considering.

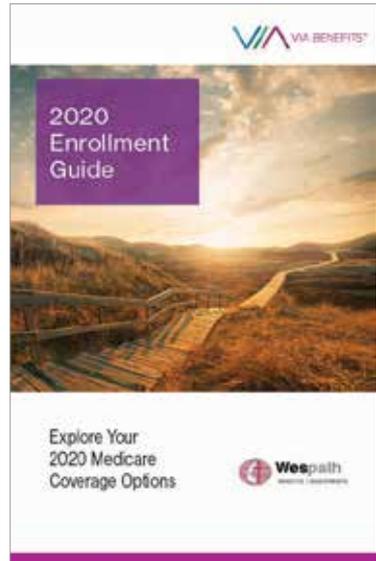
MA and MAPD plans tend to have lower premiums but may require more out-of-pocket expenditures.

Please note:

Licensed benefit advisors are the only people who can speak to you about specific plans and plan details. Via Benefits is regulated by the Centers for Medicare and Medicaid Services and we follow its rules for your safety and security.

What Happens Next?

We'll soon be sending you an *Enrollment Guide* in the mail, so be sure to watch your mailbox. The *Enrollment Guide* will provide more detail regarding the different types of Medicare plans and what those differences mean for you. The guide doesn't contain details about specific plans, but you can find those details on our website or by talking with your licensed benefit advisor during your scheduled enrollment call.



Frequently Asked Questions (FAQs)

Via Benefits has worked with more than 1.9 million individuals to help simplify Medicare enrollment decisions. Here are answers to some of the most frequently asked questions.

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

You'll find plans that offer benefits similar to your current health plan, and you may also find plans that provide a better match for your needs. Because we offer multiple options, you'll be able to find a plan that closely matches your specific requirements.

Are my options and rates affected by my current or past health?

No, not as long as you enroll in an individual Medicare plan during your enrollment period and before your current health plan expires. During this time, insurance companies cannot deny your application or charge you more because a doctor has treated you for a health condition.

Who will I talk with when I call Via Benefits?

We employ people in multiple roles at Via Benefits customer service centers, which are all located in the United States. Each role plays a specific part in making sure you find the coverage you need.

You may interact with:

- **Our automated answering system:** Our sophisticated automated voice system makes sure we direct your call to a person who can help you.
- **A customer service representative:** This person will help you schedule your call to enroll, fill out your online profile, and answer general questions about Medicare coverage options. He or she will help you get the information you need before you speak with a licensed benefit advisor.
- **A licensed benefit advisor:** A Via Benefits licensed benefit advisor is a trained licensed insurance agent who is certified to discuss Medicare plans in your state. He or she will learn about your needs and what you are looking for in a health plan, and help you shop for individual Medicare coverage. Only licensed benefit advisors are legally allowed to talk to you about specific plan details such as price and coverage levels.
- **An enrollment customer service representative:** This person is dedicated to filling out and submitting your individual insurance applications. He or she will make sure your applications are accurate and complete.

Can I enroll in a Medicare plan online?

Yes, if the insurance company offers an online enrollment and you have created an online account. Once you have created an account you will be able to use our **Shop & Compare** tool to consider different Medicare plans side by side.

You can load your chosen plan into the shopping cart and the website will walk you through the checkout process. If at any point you have any questions, please contact us. We're here to help.

We look forward to working with you!





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