

NRECA Retiree Insurance Solutions

Health Insurance Choice, Affordability,
Support & Ease of Mind



NRECA's Retiree Insurance Solutions program connects you with specialists who can help you find **Medicare Advantage, Medicare Supplement, Medicare Part D, dental and vision plans** to fit your needs and budget. These plans are offered to you through our business partner Via Benefits, the first and largest Medicare private exchange in the United States. Via Benefits has specialized in individual Medicare coverage since 2004 and works with over 90 well-known regional and national insurers to bring the right health insurance plans to people just like you across the country.

Via Benefits isn't a government health care exchange. It's a solution that hundreds of organizations have used to successfully provide affordable health care options to almost 1 million retirees, as well as their spouses, surviving spouses and Medicare-disabled individuals.

With Via Benefits, you will work with a trained, licensed benefit advisor, who will listen to your needs, explain the best options and answer your questions. Your advisor isn't paid by the insurance companies. He or she is only there to help you find the best plans to fit your needs and budget. And once you've enrolled in your plans, Via Benefits will continue to be your advocate. You can call anytime you have a question or need help working with your insurance company.

So contact Via Benefits today, and follow this checklist, to successfully enroll in health insurance plans through Via Benefits.

Start planning early

If you only follow one step from this checklist, contact Via Benefits, whether you're retiring or already retired and becoming eligible for Medicare coverage, as soon as you're ready to explore your health insurance options. We recommend contacting Via Benefits at least 60 days before you plan to enroll in coverage. Early contact allows you more time to work with Via Benefits to find and enroll in the best plans for you. **You must take action.** You won't automatically be enrolled in coverage.

If you're eligible for retiree coverage offered by your co-op and you elect it, your group medical coverage ends on the last day of the month after you retire. If you aren't eligible for retiree coverage or you don't elect it, your group coverage ends on the day you retire. Coverage for some plans ends at the end of the month in which you retire regardless of whether your co-op offers retiree coverage or you elect it. Check with your co-op for your coverage end date.

Note: Tell your co-op as soon as possible when you plan to retire. Making a last-minute decision will shorten the time you have to enroll into new coverage and may result in a gap between the time your group coverage ends and your new coverage begins.

Call **855.832.0978** or visit my.viabenefits.com/nreca for more tools and resources to help you understand your options.

Via Benefits Enrollment Checklist

First, understand your options through Via Benefits

- Call Via Benefits at 855.832.0978 at least 60 days before you plan to enroll in coverage
- Visit the **Via Benefits/NRECA** website at my.viabenefits.com/nreca to become familiar with the choices that are available in your area, find other resources that will help you understand your options, compare plans for coverage and costs, and create your personal profile
- Review the materials, such as the Enrollment Guide, and save them for future reference. (You may receive the Enrollment Guide in the mail; if not, it's available at my.viabenefits.com/nreca)

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Second, prepare for enrollment

- Enroll in Medicare Part A and B, as this is required before you can enroll in Medicare Supplement or Medicare Advantage coverage. To apply, go to [ssa.gov](https://www.ssa.gov), call 800.772.1213, or visit your local Social Security Administration office
- Gather the information that you will need to select and enroll in the best plans for you:
 - Current address, phone number, Social Security number and Medicare claim number (on your Medicare card)
 - Prescription drug information (retail pharmacies and mail-order), including drug name, dosage, form, quantity and frequency (located on the medication labels)
 - Preferred doctors' and hospital information, including doctors' first and last names, current addresses and phone numbers (this is optional)
 - Billing information and payment method (check, credit card or bank draft)—some insurers may require the first month's premium payment during the enrollment process
- Find out from your co-op whether you have a premium subsidy—how much it is, the contribution frequency and how it will be provided (through a health reimbursement arrangement or some other method)

Third, call to enroll

- Call Via Benefits** to enroll. A family member, friend or caregiver may join you on the call. The Via Benefits benefit advisor can connect a three-way call if the person you want to include on the call is at a different location. (The benefit advisor will ask you to give recorded permission over the phone for someone to assist you)
- Work with your Via Benefits benefit advisor.** The advisor will help you compare plans, answer your questions and walk you through the entire enrollment process
- Enroll in the plans that best meet your needs.** There's no paperwork for you. It's all done on the phone by the benefit advisor. When you hang up, your enrollment application(s) will be submitted to your selected insurance carrier(s). Your enrollment call will take an hour or more depending on how many applications are completed

And, after you enroll

- Read the selection confirmation letter** from Via Benefits to confirm your new insurance coverage. You also may be contacted by your new insurance carrier
- Expect an invoice** for your first premium payment, unless it was already collected during the enrollment call
- Expect your new ID cards** in the mail from your insurance carrier in about six to eight weeks
- Call Via Benefits for assistance** if you ever have a question or need help working with your insurance carrier—an advocate will always be there to help you. Call 855.832.0978