



2019
Connector
Access
Guide



Introducing Via Benefits

Trusted advisor to more than a million Medicare-eligible participants

Health care coverage decisions are important. If you are thinking of changing from your current plan, deciding which plan or plans to choose can be 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.

Over one million people have turned to us for help deciding on a plan that best matches their needs and budget.

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

Via Benefits is not an insurance company. We are the country's largest and oldest private Medicare marketplace. We offer individual Medicare plans—Medicare Advantage, Medicare Supplement Insurance (Medigap), and Part D Prescription Drug plans—from more than 90 national and regional insurance companies.

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

Personalized service

Although we serve over one million people like you, you're never a number to us.

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

And, we'll do the same thing—separately—for your spouse or your other Medicare-eligible dependents, too.

Why Via Benefits?

Choice, service and support

A better way to find coverage

You can choose to shop for plans using our online marketplace or on the phone by speaking with a Via Benefits licensed benefit advisor. By phone, our website or both, you'll find expert help with narrowing your choices down to the plan or plans that fit your needs and budget.

Quality plans

We work with top national and regional companies to ensure you are able to choose among quality individual plan options. All plans are evaluated for value and customer service by Via Benefits.

Comparable—or better—prices

What you pay will ultimately depend on the type of coverage you select. Our research shows that many people pay less, and some pay more depending on the level of coverage they choose and what type of plan they currently have. You may find plans with richer coverage, better value, or a different network—a plan that better suits your individual needs.

We take the time to understand your needs

Our licensed benefit advisors are dedicated men and women who take the time to understand your needs. Then they help you find and enroll in a plan that matches your unique circumstances.

We base our hiring on strict criteria. Our service centers are U.S.-based. The average age of our staff is 41. Before ever taking a call, Via Benefits licensed benefit advisors undergo extensive training. They must pass certification tests by the insurance companies we represent and they must be state licensed. Each year they need to be recertified and licensed.

In addition, we value and reward skills like compassion, dedication, and warmth.

Your enrollment call will be handled with the patience and understanding you deserve, and we will never rush you off the phone.

It's your choice

Licensed benefit advisors are objective advocates, with no financial incentive or reward to sell one insurance company or type of plan over another. So you can be sure that they base their recommendations on YOUR needs.

Ease of enrollment

Via Benefits will complete your application over the phone and submit it electronically. You won't have to fill out any paperwork, or worry about whether your application is accurate.

Support after you enroll

When you enroll in a Medicare plan through our marketplace, we continue to be your advocate for as long as you stay enrolled in your plan. And we'll help you 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 so that you never run the risk of losing your coverage.



Evaluate Your Options

Online or on the phone, take a few moments to see how easy we make it to shop and compare

Help to research your options

If you use a computer, visit our website (address located at the bottom of every other page in this document). Give yourself some time to explore your options, keeping your health care priorities in mind. Our website makes it easy to compare 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.

Shop & Compare

The **Shop & Compare** section of our website

allows you to search for plans available in your area and sort them by price, plan type, insurance company, and other factors. With just a few clicks, you can compare plans side by side and review the details of the plans that interest you.

Use your shopping cart

If you shop online before your enrollment call, 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, and then help you complete the enrollment process.

Finding plans and plan details

All plans available in our Medicare marketplace offer their summary of benefits for review online, with the exception of AARP plans. If you'd like to review the summary of benefits of a plan that interests you, click on the plan's name in the search results, and then click on the **View** link in the **Outline of Coverage/Summary of Benefits** row of the plan details.

You can compare AARP plans with other similar plans available in your area on the Via Benefits website. 2019 plan prices and selections will be available in mid-October 2018.

Help Me Choose

Help Me Choose simplifies the search process by matching your needs to the plans that offer a good fit. All you need to do is answer some easy questions. To use Help Me Choose, click any **Help Me Choose** link on the site.

Prescription Profiler

Prescription Profiler is a powerful tool that lets you find plans with prescription drug coverage based on your lowest estimated annual out-of-pocket cost. Enter your current medications when creating your personal profile, and then click any **Prescription Profiler** link.

Answers to your questions

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

My Account and Personal Profile

Creating an account on our website allows you to save your prescription drug information, add family members, search for and save plans, and track the status of applications. To create an account, just click the **My Account** link.

Once you create your account, consider taking the next step by completing your personal profile. The **Personal Profile** section of our website allows you to save information on your medical preferences and history. Saving this information helps to ensure an accurate and efficient enrollment.

Even if you choose not to create an account or complete your personal profile, you're still able to search for plans online and compare your options.

Security and privacy

Our website is secure, and we guard your privacy. In fact, we consider protecting your security and privacy to be such a top priority that we continuously monitor our systems to ensure it.

Frequently Asked Questions

Via Benefits has helped over 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. Since we offer multiple options, you'll be able to find a plan that closely matches your specific 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 Medigap plans, but require copayments for services. Medigap plans 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 to you.

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, we may be able to find a plan that is more tailored to your specific needs. We'll help you compare your options to see specifically 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 throughout the year?

Yes. When you purchase a Medicare supplemental plan 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?

No. You will pay the same amount for your monthly premium whether you go through us or not. The insurance companies pay our business a commission when we enroll you in a plan, but we do not tie our licensed benefit advisors' compensation to any particular plan or company. They receive a salary, and we rate them on how satisfied you—our customers—are with their service.



Call Us

Check out our website or give us a call and find out how easy enrollment can be. You have nothing to lose—there are no pushy sales people and your information is private.

You'll find our phone number printed on every other page of this document. To connect you accurately, our automated system will ask a few questions. Since we want to connect you to a licensed benefit advisor for your state, you'll need to provide your ZIP code and the last four digits of your Social Security number.

If you go forward with enrollment, you will talk with other representatives both before and after you speak with your licensed benefit advisor. These customer service agents 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 one hour. You are also welcome to have a family member or trusted friend assist you on the call.

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 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. You can then refer to them during your call.

- Have you found a plan that interests you? Write down the name, along with the reasons you like it.
- 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?
- Are you opposed to paying copayments or deductibles?



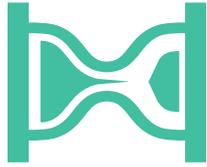
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The information offered on our website and provided in this mailing is believed to be true and correct.

Extend Insurance Services, LLC* is Extend Health, Inc.'s licensed insurance agency. Extend Insurance Services, LLC is a Utah resident insurance agency (Utah License No. 104741) and licensed as a nonresident insurance agency or otherwise authorized to transact business as an insurance agency in all states and the District of Columbia. Extend Insurance Services, LLC represents, and receives payment of commissions from the insurance companies for which Extend Insurance Services, LLC is an agent and sells insurance products and services, and may receive other performance-based compensation for its sale of the insurance products and services provided to you. Insurance rates for the insurance products and services offered by Extend Insurance Services, LLC are subject to change. All insurance products and services offered by Extend Insurance Services, LLC may not be available in all states. It is your responsibility to enroll for coverage during the annual Medicare Open Enrollment period.

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



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<First Name> <Last Name>
<Address Line 1>
<Address Line 2>
<City>, <State> <ZIP CODE>



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