



The Via Benefits Advocate

OPERS Fall 2020 Newsletter



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Welcome to the fall 2020 edition of **The Via Benefits Advocate**. Medicare's Open Enrollment Period is around the corner, and this edition provides useful information and resources so you can effectively navigate this enrollment season and determine what's best for you in 2021.

You can also [sign into your Via Benefits online account](#) and use our online tools to research your plan options and learn more about how to make the most of your Health Reimbursement Arrangement (HRA). While you're there, you can find updated information on COVID-19 in the **Help & Support** section to provide answers to common questions and links to resources and articles from the Centers for Medicare & Medicaid Services (CMS) and the Centers for Disease Control and Prevention (CDC).

Remember that Via Benefits Insurance Services is available to provide support and advocacy whenever you need it. Call us to speak with a representative or access our online tools and resources anytime. We are here for you!



Medicare's Open Enrollment Period runs from October 15 through December 7, 2020

Learn How Medicare Advantage is Expanding Access to Those Living with ESRD

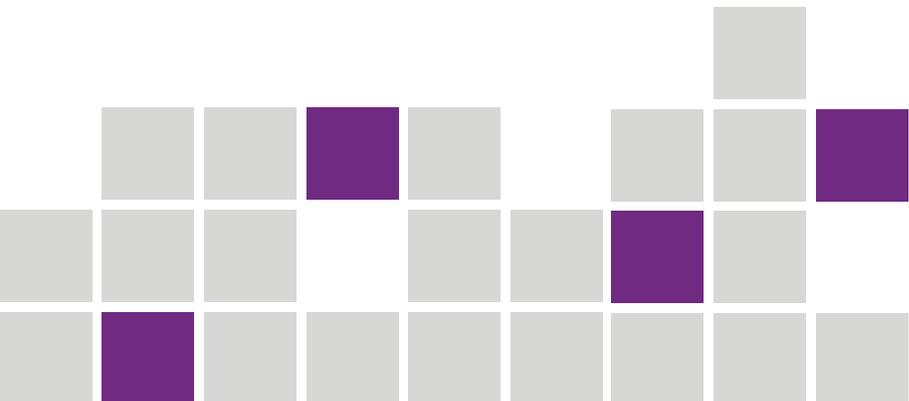
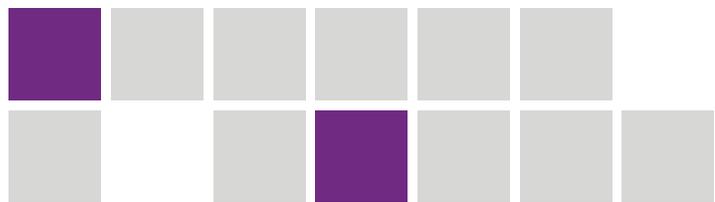
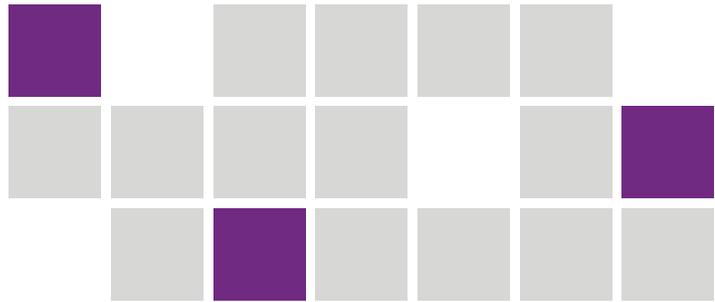
In accordance with the 21st Century Cures Act, CMS is encouraging Medicare Advantage plans to increase access to telehealth services. They are also expanding coverage to those living with End Stage Renal Disease (ESRD).

This means Benefit Recipients living with ESRD, who have been previously limited to fee-for-service options, will be able to enroll in Medicare Advantage plans for 2021.

This act will also allow home-based dialysis programs using remote patient monitoring technology and transplant programs using telehealth to improve organ procurement and post-operative recovery.

According to the National Kidney Foundation, telehealth offers a promising alternative to in-person care. Health care providers can remotely monitor a patient's blood pressure and other vital signs, as well as offering resources for medication adherence and diet plans. This added flexibility is intended to provide the opportunity for Medicare Advantage to offer greater access to care and lower costs for those living with ESRD.

If you are interested in exploring your Medicare Advantage options, sign into my.viabenefits.com/opers to compare 2021 plans, or call [1-844-287-9945](tel:1-844-287-9945) (TTY: 711), to speak with a licensed benefit advisor. Plans will be available online in mid-October, 2020.



Perform a Self-Guided Coverage Checkup

The Medicare Open Enrollment Period (October 15 – December 7, 2020) is an opportunity to evaluate your existing Medicare Advantage or Part D Prescription Drug plan and make changes, if needed. Remember that new coverage begins January 1, 2021. **If you're satisfied with your current coverage, then no action is required — your plan(s) will automatically renew.**

Medicare Supplement Insurance (Medigap) policies don't have an Open Enrollment Period – you're free to apply for a different policy at any time. However, if you want to switch policies, changes to your Medigap coverage may be subject to underwriting, depending on the state in which you live.

Time to make a change?

If any of the following events have occurred in the past year, it's a good idea to explore your Medicare coverage options during the Medicare Open Enrollment Period.

| | | | |
|---|---|---|--|
|  | <ul style="list-style-type: none">Moved to a new ZIP Code |  | <ul style="list-style-type: none">Your doctors are no longer in your plan's network |
|  | <ul style="list-style-type: none">Change in your household (marriage, divorce, or death of a qualified dependent) |  | <ul style="list-style-type: none">Significant increase in premiums |
|  | <ul style="list-style-type: none">Change in your health status |  | <ul style="list-style-type: none">Your insurance carrier(s) have informed you another plan may be better for you in 2021 |
|  | <ul style="list-style-type: none">Change in your prescription drugs |  | <ul style="list-style-type: none">Your plan has been discontinued |

If any of these events have occurred, go to my.viabenefits.com/opers and use our online tools to compare your plan options. Next year's plans and costs are posted on our website in mid-October. You can also call us at [1-844-287-9945](tel:1-844-287-9945) (TTY: 711) to have a licensed benefit advisor assist you in evaluating your options.

Switching Between Medigap and Medicare Advantage

If you're considering switching from Medicare Supplement Insurance (Medigap) to Medicare Advantage, or vice versa, there are some things to keep in mind. Contact Via Benefits and let us help explain your options to figure out what's the right move for you. Lean on your resources -- we're here to assist you!

Ensure Your Part D Drug Plan Still Works

Open Enrollment is a great time to research your prescription drug plan options. Via Benefits has suggestions to help you save time, and possibly money, too.

Start now by making sure your online profile is up to date. Sign into my.viabenefits.com/opers any time, 24/7, and take a few minutes to update your personal and contact information, as well as your prescription details, dosage, and frequency.

Get instant results online during Open Enrollment

Updating your prescription details in your online account prepares you to take advantage of our **Prescription Coverage Checkup**. The checkup is available through your online account after October 15, 2020.

If you're enrolled in a Part D plan and your drugs are up to date in your profile, when you sign into your online account during Open Enrollment, you'll be shown the result of the checkup instantly.

When you sign in, one of three banners will display:

- We estimate your current prescription drug plan will remain the most affordable option in 2021
- We estimate you could save up to **\$XX** if you change prescription drug plans for 2021
- Your prescription drug plan will not be offered in 2021; check your coverage to find an affordable replacement

Time spent comparing and enrolling in a prescription drug plan with the Prescription Coverage Checkup

Online Enrollment



15 minutes

OR

Phone Enrollment



30-60 minutes



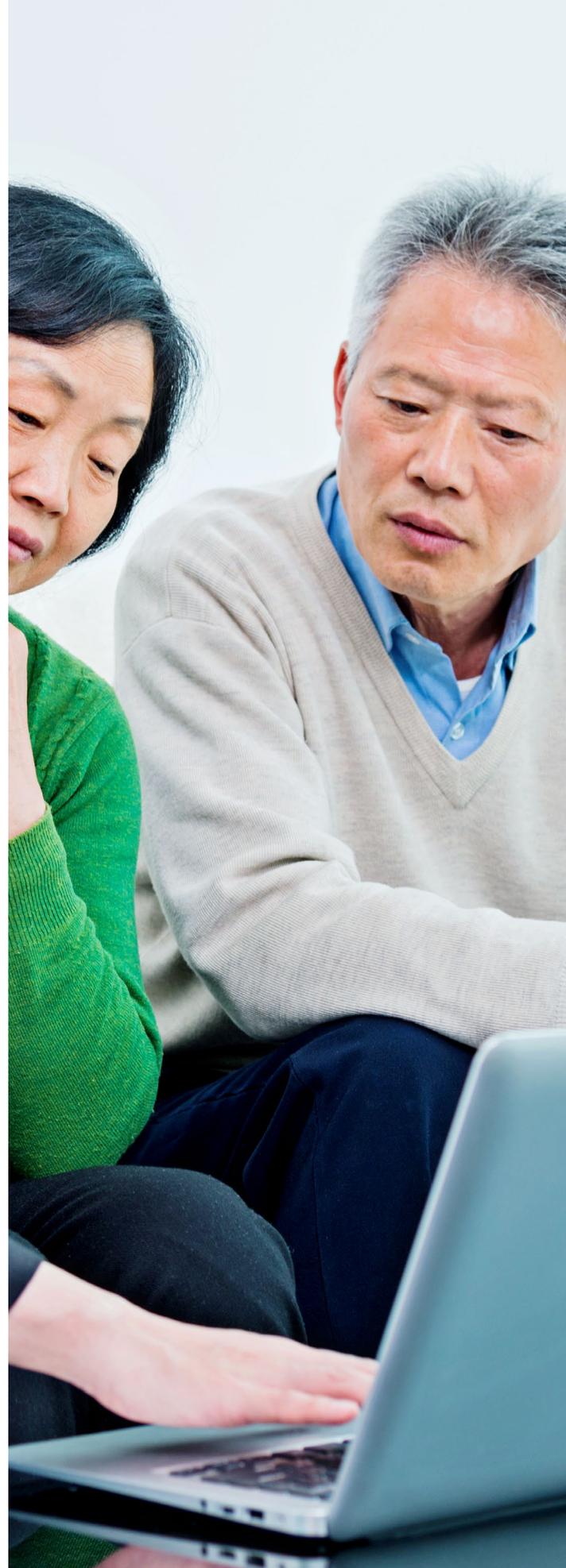
Quote, Compare, and Enroll Entirely Online

Ninety-three percent of insurance options offered by Via Benefits now feature [full online capabilities](#). That means you can get a quote, compare plan benefits, save items to your cart, and enroll completely online if that's what you prefer. These online options are available for medical coverage, Part D Prescription Drug plans, and dental and vision coverage.

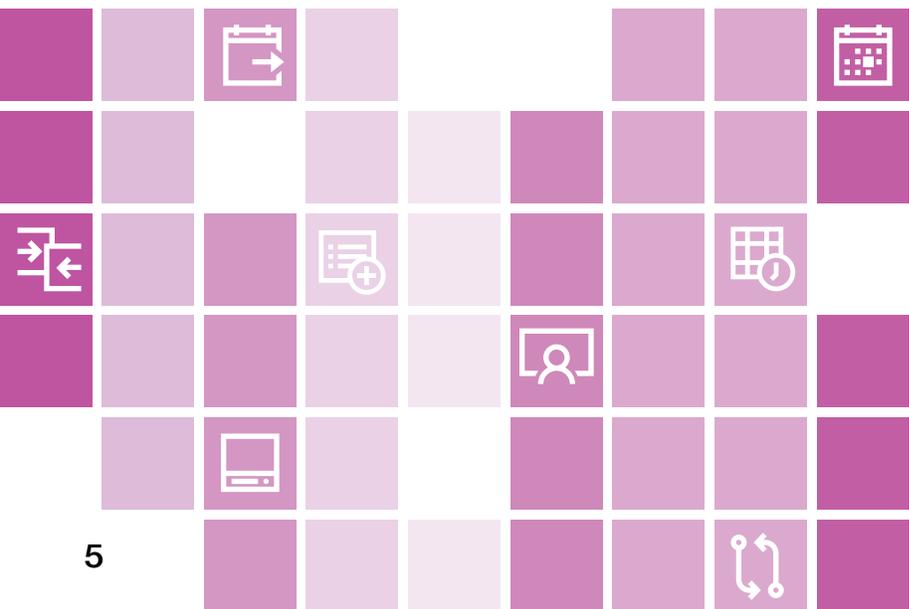
After you've compared quotes and plan benefits, you can add to your cart an option that interests you for each type of coverage (medical, prescription drug, etc.), then enroll online.

Once you've submitted your online application, we'll call you within 48 hours if we need to confirm or clarify anything regarding your application. For instance, if you spelled your doctor's name wrong, we may need to verify that information.

Once your enrollment is complete, you'll receive confirmation in the mail.

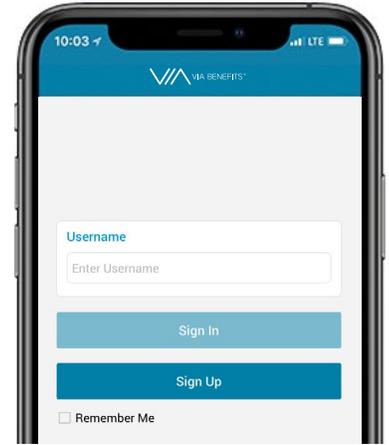


In order to continue qualifying for your Health Reimbursement Arrangement (HRA) allowance, you must enroll in a medical plan and maintain coverage through Via Benefits.



Tap Into the Advantages of Our Digital Solutions

Managing your HRA has never been easier. Via Benefits' online tools and mobile app let you check your balance, submit reimbursement requests, track your payments, and more, with just a few taps. Our digital tools have many advantages over managing your account through the mail. Here's a quick look at how they compare.



| | Website | Mobile App | Mail |
|--|---------|------------|------|
| Access your account balance and reimbursement status | ✓ | ✓ | |
| Submit reimbursement requests quickly and easily | ✓ | ✓ | |
| Follow reimbursements as they are processed in real time | | ✓ | |
| Receive notifications “on the go” if your request is missing information | | ✓ | |
| Take pictures of supporting documentation using your phone | | ✓ | |
| Manage supporting documentation | ✓ | ✓ | |
| Sign up for direct deposit | ✓ | ✓ | ✓ |

Haven't Tried Our Mobile App Yet?

Now's the time! Download the Via Benefits Accounts mobile app from the [App Store](#) or [Google Play](#) today and see how easy managing your account can be. For direct access, just scan the QR code with your smartphone's camera.

Don't forget to allow push notifications! This allows Via Benefits to keep you informed of the progress of your requests every step of the way.



Take Advantage of Our New Consolidated Reimbursement Form

In order to simplify the reimbursement process, we have consolidated the Recurring Premium Reimbursement Request Form, the Recurring Medicare Part B Reimbursement Request Form, and the standard Reimbursement Request Form into one easy-to-use form.

- Both premium and out-of-pocket expenses, as well as one-time and recurring requests, can be submitted using this single form.
- The new form is available now online, or by calling Via Benefits and using the voice commands as prompted.



VIA BENEFITS™

Reimbursement Request Form



1112223334445556667770

Account ID: 1234567899
OPERS MEDICARE CONNECTOR

John Sample
1234 Street Name
Any Town, State 00000
United States

Submit requests online
Submit requests online at my.viabenefits.com/opers
or on our app for processing up to **10 days faster**.

Step 1. Prepare your request

- Check your name and address above, as you can only use your own form.
- Collect your **required supporting documentation**, as we need it to process your request. (See back for details.)

Step 2. Add your expenses to the correct table

Enter premium expenses
(Your request will be considered for recurring reimbursement based on your documentation and plan rules.)

| Coverage Period (e.g., 01/01/2020 - 12/31/2020) | Premium Type (e.g., Medical, Medicare Part B) | Carrier (e.g., Humana) | Individual Served (e.g., John Doe) | Monthly Amount (e.g., \$200.00) |
|--|--|---------------------------|---------------------------------------|------------------------------------|
| | | | | |
| | | | | |
| | | | | |

Enter out-of-pocket medical expenses

| Date of Service (e.g., 01/01/2020) | Expense Type (e.g., Copay) | Provider (e.g., Dr. Smith, CVS) | Individual Served (e.g., John Doe) | Amount (e.g., \$100.00) |
|---------------------------------------|-------------------------------|------------------------------------|---------------------------------------|----------------------------|
| | | | | |
| | | | | |
| | | | | |

Certification
By submitting this Reimbursement Request Form, I certify that the information provided is correct and complete. I also certify that the expenses provided were incurred for the individual serviced while eligible under the plan on or after its effective date. I certify the expenses haven't been reimbursed in any other way from another source, and the expenses won't be submitted for future reimbursement from another source. **I certify that I'll notify Via Benefits if my coverage is changed or cancelled at ViaBenefitsURL.com or 1-800-888-8888 (TTY: 711).** (Continue on next page.)

!

The fastest and easiest method of submitting expenses for reimbursement and for managing your HRA is using the **Via Benefits Accounts mobile app** or by accessing your account online. We can process your reimbursements submitted via the app or online up to 10 days faster than expenses submitted via mail or fax.

That said, we are happy to continue processing the simplified **Reimbursement Request Form**. You decide what works better for you.



Spend Less Time Waiting on the Phone



Big news! We can now call you back instead of waiting on the phone to speak with a Via Benefits representative.

We've heard your feedback — we understand you would rather not be waiting on hold when you need to speak with us. We know you have other things to do. In response to your requests, we've invested in the technology to improve your customer experience.

We're now implementing "virtual hold," which will give you the option to receive a callback if there is a long wait to speak with a Via Benefits representative. Just enter your name and a callback number when prompted by the phone system, and we'll hold your place in line. When it's your turn, a Via Benefits representative will call you back at the number you entered, ready to assist.

This new technology will be available for you to use this fall.



Learn About More Options for Automatic Premium Reimbursement

You may already know that Via Benefits has a feature that lets you set up automatic reimbursement for your medical and prescription drug plan premiums. This is a convenient way to get reimbursed each month without having to submit a recurring request. **But starting January 1, 2021, we're excited to share that you can automate your premium reimbursements for your Medicare Part B premiums and your OPERS dental and vision plan premiums, too. Here's how it works.**

Automatic reimbursement for Medicare Part B premiums

Instead of submitting a series of reimbursement requests or a recurring reimbursement request each calendar year, you can now simply enable Automatic Premium Reimbursement for your Part B premiums. You must be enrolled in a medical plan through Via Benefits to qualify for Automatic Premium Reimbursement of your Part B premiums. Beginning January 1, 2021, you can enable this service by signing into your Via Benefits online account at my.viabenefits.com/opers, or by calling Via Benefits at [1-844-287-9945](tel:1-844-287-9945) (TTY: 711).

Automatic reimbursement for OPERS dental and vision plans

OPERS will set up Automatic Premium Reimbursement on your behalf for OPERS dental and/or vision plans. This will go into effect for you as well as any dependents whose dental or vision premiums are deducted from your pension. **No action from you is required to set this up.**

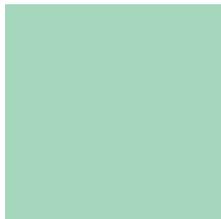
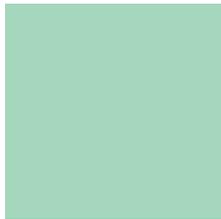
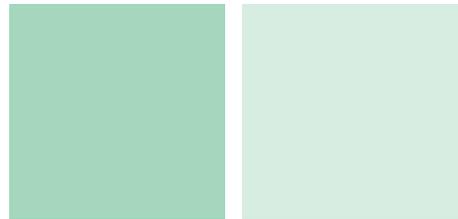
You can opt out of this automatic process, but if you do, you'll need to submit the OPERS Health Care Premium Receipt for reimbursement, which documents the OPERS group plan premiums deducted from your pension.

The Health Care Premium Receipt is also the required documentation for reimbursement if you have a dependent who is enrolled in an OPERS group medical plan. You can access this document through your OPERS online account at opers.org or by calling OPERS at [1-800-222-PERS](tel:1-800-222-PERS) (7377).

This is the only documentation accepted for OPERS premiums deducted from your OPERS pension.

No Health Care Premium Receipt Mailed This Year

Due to the transition to Automatic Premium Reimbursement for dental and vision plans enrolled through OPERS, the annual mailing of the Health Care Premium Receipt will not occur this December. Going forward, the Health Care Premium Receipt can be accessed from your OPERS online account at opers.org or by calling OPERS at [1-800-222-PERS](tel:1-800-222-PERS) (7377).

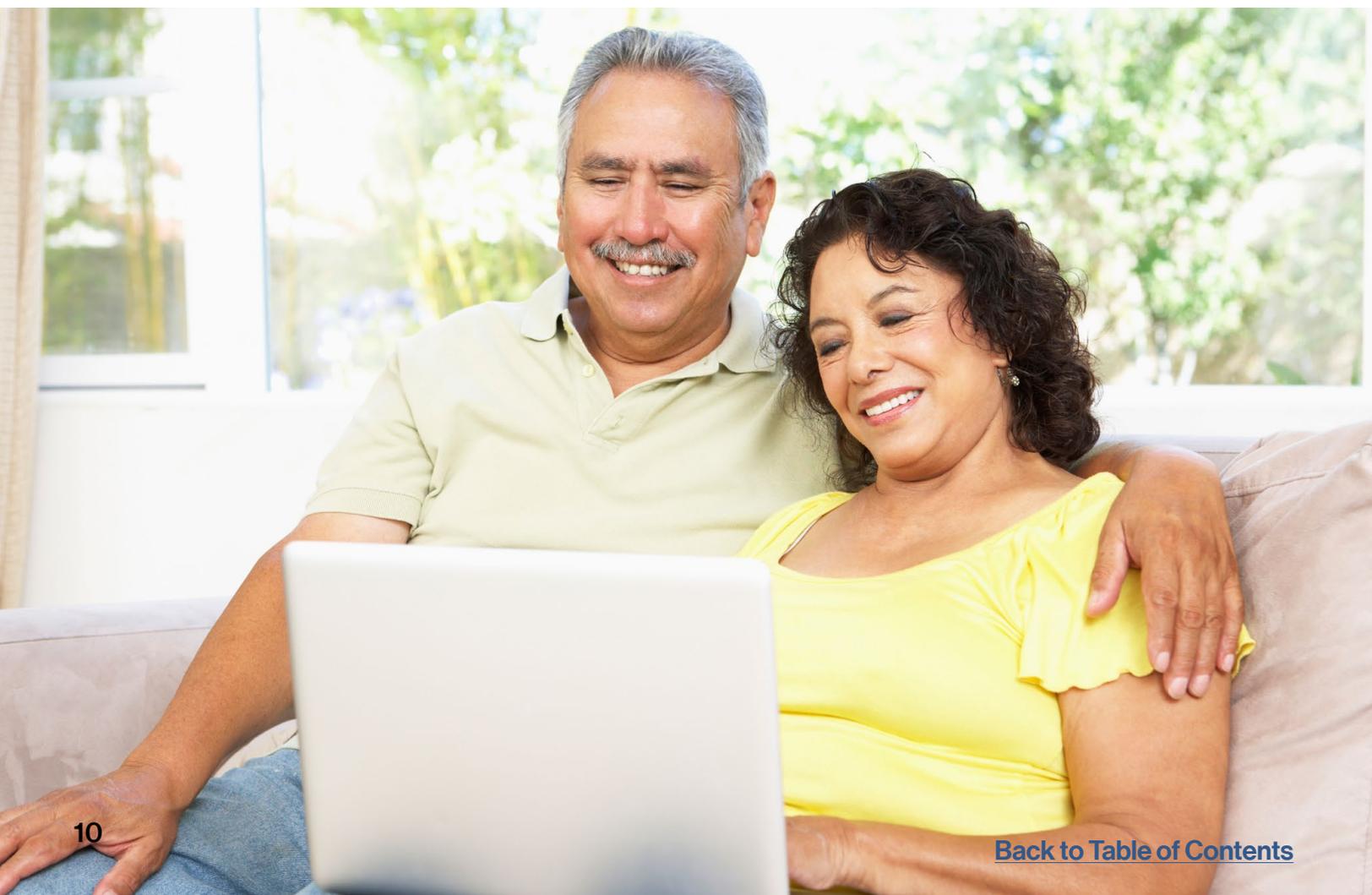


Download Your Reimbursement Plan Year Activity

If you would like a record of your reimbursement activity for a specific plan year, you can download it and open it in an Excel spreadsheet or a PDF from your online account. If you've had trouble with this before, we've made an update that now allows all web browsers the ability to download this information, so please try again!

Follow these steps.

1. Sign into my.viabenefits.com/opers
2. Select the **Funds & Reimbursements** tab
3. Select the desired account, then select the **Reimbursement Center** button
4. Select the **HRA** tab at the top of the page
5. Select the **Activity** tab
6. Select the desired plan year
7. On the **Download** drop-down list, select either **CSV Filtered** (to open in Excel) or **PDF**
8. Select the type of activity you want to download (**Balance Changing Activity** or **All Activities**)
9. Select **Download**
10. When the file downloads successfully, it appears in your web browser's **Downloads**; select the file to open it



Resolve Overpayments with Your Online Account

We've introduced a faster, easier method for resolving overpayments. An overpayment usually occurs when you're mistakenly reimbursed for an ineligible expense, or during a time in which you weren't eligible for your HRA. If you have an unresolved overpayment, Via Benefits will send you a reminder letter or email.

You previously could only submit another expense to offset the overpayment or mail us a check; now you can resolve an overpayment in your online account through ACH payment. Here's how to utilize this new feature.

1. After signing into your online account, select **Funds & Reimbursements** and then **Reimbursement Center** to view your **Dashboard**.

2. When you have an overpayment, a message will indicate this under **Items Need Your Attention**. Select **Resolve**.

The screenshot shows the 'Welcome' page of the Via Benefits online account. The user is logged in as 'JOHN A SAMPLE'. The dashboard displays the HRA (Health Reimbursement Arrangement) balance as -\$438.42. A red banner indicates '1 Items Need Your Attention'. A table lists the account overpayment of \$438.42 with a 'RESOLVE' button. Below this, a table of 'Account Updates' shows recent transactions: 'Document Received' (AUG-04-2020), 'Uhc' Medical Expense (-\$2,400.00), 'Document Received' (JUL-31-2020), 'Test' Medical Expense (-\$1,200.00), and 'Direct Deposit Change' (JUL-13-2020). A purple line connects the 'RESOLVE' button to the 'Activity Details' page shown in the next screenshot.

3. On the next page, review the details of the overpayment, then select **Resolve Issue**.

The screenshot shows the 'Activity Details' page for an 'Account Overpayment'. A red banner at the top right says 'OVERPAYMENT'. A warning icon and text state: 'Account Overpayment. Your reimbursement account is overpaid. A negative balance occurred due to a change in eligibility. It is important to pay back the amount that has been overpaid to avoid any collection activities permitted by your plan.' A 'RESOLVE ISSUE' button is visible. The page is divided into three sections: 'Activity Details', 'Payment Breakdown', and 'Activity Timeline'. The 'Activity Details' section shows the activity date as Jun 18, 2020, the type as 'Account Overpayment', and the transaction ID as 23173848. The 'Payment Breakdown' section shows an 'Overpayment Amount' of \$438.42 and an 'Owed Amount' of \$438.42. The 'Activity Timeline' section shows a single event for 'Overpayment' with the same explanatory text.

- On the next page, review the reason for the overpayment, then select **Pay it Back**.

Activity Details

OVERPAYMENT

← BACK

! A negative balance occurred due to a change in eligibility. It is important to pay back the amount that has been overpaid to avoid any collection activities permitted by your plan. You can pay it online, with a personal check, money order, or certified check for the amount owed.

Pay it Back
Pay the amount owed on this transaction back to your account.

PAY IT BACK

Activity Details

| | | |
|---------------|---------------------|----------------|
| Activity Date | Type | Transaction ID |
| Jun 18, 2020 | Account Overpayment | 23173848 |

Payment Breakdown

| | |
|--------------------|----------|
| Overpayment Amount | \$438.42 |
|--------------------|----------|

- Review the amount owed and select **Continue**.

Resolve My Overpayment

OVERPAYMENT

← BACK

! **Overpayment**
Your Account has an overpayment or negative balance. It is important to pay back the amount that has been overpaid to avoid impact to future reimbursement(s). Per your plan rules, the overpayment that occurred first will be recovered first.

Overpaid Amount

| Date | Account | Type | Expense ID | Provider/Carrier | Amount Owed | Pay Back | | |
|-------------------------------------|--------------|------|------------|------------------|-------------|-----------|-----------|-----|
| <input checked="" type="checkbox"/> | Jun 18, 2020 | HRA | Account | N/A | N/A | \$ 438.42 | \$ 438.42 | ... |

Summary
No Items in cart

Total Amount to Pay Back \$438.42 **CONTINUE**

- Review the summary, then select **Pay Now**.

Resolve My Overpayment

OVERPAYMENT

← BACK

! **Overpayment**
Your Account has an overpayment or negative balance. It is important to pay back the amount that has been overpaid to avoid impact to future reimbursement(s). Per your plan rules, the overpayment that occurred first will be recovered first.

Overpaid Amount

| Date | Account | Type | Expense ID | Provider/Carrier | Amount Owed | Pay Back | | |
|-------------------------------------|--------------|------|------------|------------------|-------------|-----------|-----------|-----|
| <input checked="" type="checkbox"/> | Jun 18, 2020 | HRA | Account | N/A | N/A | \$ 438.42 | \$ 438.42 | ... |

Summary (1)

| | |
|----------------------|------------------|
| Date | Jun 18, 2020 |
| Expense ID | N/A |
| Amount | \$ 438.42 |
| Repayment Method | Online |
| Total Payment | \$ 438.42 |

Total Amount to Pay Back \$438.42 **CONTINUE** **PAY NOW**

Remove | Change to Pay by Mail

- To set up payment by ACH on the following page, enter the requested banking information. You may use a checking or savings account to resolve your overpayment. Select the checkbox to agree to use your bank account to make the payment, then select **Add**. For security purposes, your banking information will only be used for this single transaction. It will not be saved.

After verifying your banking information, make the payment.

- When the ACH payment is successful, a confirmation page appears.

| Description | Participant ID | Confirmation # | Payment Amount |
|-------------|----------------|----------------|----------------|
| Payer Exp | 10591434 | 3100374498 | \$438.42 |

- You will also receive an email notification when the payment has been initiated. It will take about a day for this payment to be reflected in your Via Benefits online account balance. The payment detail on your bank statement for this transaction will read “Via Benefits Rep.”



Find Support All Year Long

We get the most calls to our U.S.-based call centers during the Medicare Open Enrollment Period – but did you know we are available to help you throughout the year? We can answer questions about your new coverage, provide support in choosing the right plan for you, help set up your online account, reset your password, and answer other questions related to your enrollment and Health Reimbursement Arrangement (HRA).

If you have questions, please call Via Benefits at [1-844-287-9945](tel:1-844-287-9945) (TTY: 711), Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time. We're here to assist you!



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 at my.viabenefits.com/help.

We're Here to Assist You



Mobile App

Download the Via Benefits Accounts mobile app from the [App Store](#) or [Google Play](#)



Online

my.viabenefits.com/opers



By Phone

[1-844-287-9945](tel:1-844-287-9945) (TTY: 711)

Monday through Friday

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



By Mail

Via Benefits

PO Box 981155

El Paso, TX 79998-1155



By Fax

1-866-886-0879

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