



2021
Advantage Guide

Explore Your Medicare
Coverage Options



IMPORTANT!

Please review this guide to help understand and take advantage of the services offered by Via Benefits

Learn More

This guide explains how Via Benefits Insurance Services can help you evaluate your health plan options. When people choose a health plan from our marketplace, most are able to find coverage equal to or better than their current plan, often with significant savings. Our services are provided at no cost to you or your spouse.

To learn what Via Benefits has to offer, contact us by your coverage end date.

We're here to assist you

Online: my.viabenefits.com/nreca

By Phone:

1-855-832-0978 | (TTY: 711)

Hours:

Monday through Friday

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

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.

Introducing Via Benefits

Trusted advisor to more than two million Medicare-eligible participants

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

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

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

Via Benefits is not an insurance carrier. We are a resource offering the country's largest Medicare marketplace, allowing you to select from a wide variety of Medicare plans from national and regional insurance carriers. Our marketplace has Medicare Supplement Insurance (Medigap) policies, Medicare Advantage (MA/MAPD) and Medicare Part D Prescription Drug plans, 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

Via Benefits can assist you as you **Prepare, Review, and Enroll** in a health plan by using our online marketplace with powerful, easy-to-use searches 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 carriers to provide you with quality plan options. Before we add an insurance carrier 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. Our research shows many people pay less because they're able to find a better value plan than their current coverage.



 **PREPARE**



 **REVIEW**



 **ENROLL**





Create or update your online account

To begin, you should first create your Via Benefits online account. This will allow you to shop and compare plans available in your area and with your health needs in mind. To do so, go to the Via Benefits website (my.viabenefits.com/nreca) and follow the on-screen instructions. You'll be asked to provide an email address and phone number in order to create an account username and password (once you've created these, please write them down for future reference). Via Benefits uses multi-factor authentication (MFA), which is a security process that requires you to provide two or more credentials to authenticate your identity. MFA involves more steps, but is required by law, and keeps your information safe and protected from cyber criminals.

When you first look at your personal profile, you may see that some information has already been filled in. Your former employer or benefits provider shared this information with us.

Once you've created your account, you should gather and enter the following information to help you find and choose the right plan based on your health and financial needs:

- Your Medicare number
- Prescription information – names, dosages and frequency of the medication you take
- Provider information – for plans that have a provider network, names and addresses for all the doctors and hospitals/outpatient facilities you wish to continue using

REVIEW

Now that you've prepared for enrollment, it is time to start reviewing plans. The following information about your Medicare plan options will help you make an informed and confident choice during enrollment. Read through a description of our coverage options below, or watch a pre-recorded webinar at your convenience. Our free, educational webinar can be viewed anytime at viabenefits.com/events.

Option 1

Medigap with 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 you have with Original Medicare, such as copayments and deductibles. An individual Part D Prescription Drug plan helps pay for out-of-pocket 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 higher premium.



Flexibility to visit any doctor that accepts Medicare



Predictable, lower out-of-pocket expenses



Medigap with Part D

Option 2

Medicare Advantage (MA) or Medicare Advantage with Prescription Drug plan (MAPD)

With an MA or MAPD plan, 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 are a good option for those who would like to have lower premiums but may have more and higher out-of-pocket expenses.



Health
coverage

+



Prescription
coverage

=



All-in-one
plan

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.



Enroll online

Now that you're done reviewing, you're all set for enrollment. If you find a plan you know you want, enroll online. It's easy, and most plans allow you to enroll online without needing to speak to anyone at Via Benefits.

Enroll over the phone

Unsure if enrolling online is your best option? Consider scheduling a call to enroll as that's our busiest season, and we hate to keep you waiting. Schedule a call by either going online or calling us.

If you'd rather not make an appointment, just call us at your convenience Monday through Friday, 8:00 a.m. until 9:00 p.m. Eastern Time.

Coverage options for the following year are usually available in mid-October. During your call, a benefit advisor will walk you through your coverage options, help you determine which plans meet your medical and financial needs, and 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, or to make a separate appointment to enroll.

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.



Frequently Asked Questions

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

What can I expect to pay for my new plan?

What you will pay depends on the type of plan 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.

Can I continue to use the same insurance carrier?

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 carrier. If you have an individual health plan, re-enrolling into the same plan may be an issue, but you most likely will be able to find a plan more tailored to your specific needs. Find a plan online or speak with a licensed benefit advisor for more information.



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 offers access to a nationwide network of community-based doctors.

For any plan changes, please call our benefit advisors first. Our advisors have important information and changes made by calling the insurance company directly, can result in unwanted results.



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

