

Preparing for Enrollment in Supplemental Medicare Coverage

When Lilly retirees and their covered dependents become Medicare-eligible, they can enroll in health coverage through Via Benefits – choosing from a range of medical, prescription drug, dental, and vision plans from leading national and regional insurance companies. Lilly will continue to share in the cost of coverage by contributing tax-free dollars into an account each year that Medicare-eligible individuals can use to help pay for the plan(s) that works best for them.

While your 65th birthday still may be several months away, it's not too early to learn about Medicare, and the decisions you'll need to make to ensure you have the necessary coverage in place when you become Medicare-eligible.

3 Easy Steps to Get Ready

1. Schedule your Appointment as you Get Closer to Medicare eligibility.

You cannot enroll in a Medicare plan until **three months** before your 65th birthday. As you get closer to your Medicare eligibility date, you may schedule your appointment with Via Benefits to start evaluating what you need. You can reach Via Benefits in the following ways:

- **Web:** www.my.viabenefits.com/lilly
- **Phone:** 844-300-2806, Monday through Friday, 8 a.m. – 9 p.m. Eastern Time

2. Be sure to enroll in Medicare Part A and Part B During Your Initial Enrollment Period.

To enroll in a Medicare supplemental plan, Medicare part A and Part B coverage must be in place on the date your new plan goes into effect. To learn more about enrolling, contact your local Social Security office by visiting www.ssa.gov, or by calling 800-772-1213 (TTY 800-325-0778) 7 a.m. to 7 p.m. Monday through Friday.

3. Review your Enrollment Guide when you receive it.

Approximately **three months** before you turn 65, Via Benefits will send your Enrollment Guide. This guide will help you think about which coverage options are right for you, provide a complete list of items needed for your enrollment call, and offer answers to frequently asked questions about Medicare plan options, Via Benefits services, and more. Your personal HRA subsidy amount also will be included with your Enrollment Guide – or, you can call the Lilly Benefits Center at 800-472-4720 to learn your personal HRA subsidy amount.

Questions and Answers

(Please reference the "HELP" section of the Via Benefits website for a comprehensive listing of frequently asked questions and answers.)

Does Via Benefits reach out to individuals as they approach Medicare-eligibility?

Around a person's 64th birthday, an introduction letter is sent from Via Benefits with information from outlining actions to take in the coming months. Subsequent mailings will include postcard reminders; a letter explaining how to schedule an enrollment appointment with Via Benefits; and, finally an Enrollment Guide that includes the individual's personal subsidy amount provided by Lilly.

As a retiree approaching age 65, how should I prepare for enrollment? Do I have to enroll in Medicare Parts A and B – and, when can I do that?

You first should determine when your Initial Enrollment Period (often just called your "IEP") begins for Medicare enrollment. The IEP begins three months before your birthday, and it also includes your birthday month.

- For example, let's say you turn 65 on November 10. Your initial enrollment period begins August 1. This means that you actually can enroll beginning in August, even though your plan won't become active until the first of the month of your 65th birthday (November 1).

Remember to first sign up for Medicare Parts A and B. There may be circumstances in which you automatically are enrolled, but most people have to sign up through Social Security for their Original Medicare benefits. To learn more about enrolling in Medicare, contact your local Social Security office, visit www.ssa.gov, or call 800-772-1213 (TTY 800-325-0778) 7 a.m. to 7 p.m., Monday through Friday.

Important: To enroll in a Medicare supplemental plan through OneExchange, Medicare Part B coverage must be in place as of your plan effective date. Remember, you can apply for Medicare Part B coverage during your IEP which begins **three months** prior to your 65th birthday/Medicare-eligibility date.

You also can learn more about Medicare at www.medicare.gov, or by calling (800) 633-4227 for general information about Medicare costs.

Can I access support through Via Benefits online? How do I register to access my account? There is no need to register and no password needed to access Via Benefits website for purposes of evaluating plan options. If you are eligible for the HRA, once you enroll and your account is activated, you will have access to a password-protected site to review your HRA credit balance and reimbursement activity. To set up an account, click on “Start Your Profile.” You will be asked to enter basic information and create a user name and password.

Is Via Benefits an insurance company?

Via Benefits is not an insurance company, but as the country’s largest and oldest private Medicare marketplace, they offer individual Medicare plans — Medicare Advantage, Medigap (Medicare supplement insurance), and Part D prescription drug plans — from many national and regional insurance companies.

Via Benefits will support you in evaluating and enrolling in individual Medicare supplemental plan(s) that serve your needs. A good resource to learn about the different types of Medicare coverage is the Center for Medicare and Medicaid Services (CMS) publication, **Medicare and You** (<http://www.medicare.gov/Pubs/pdf/10050.pdf>).

A Via Benefits licensed benefit advisor (BA) can help you evaluate which options are the best for you, your budget, and help you enroll in the plan(s) of your choice. Via Benefits will walk you through the process of selecting and enrolling in Medicare supplemental coverage.

My spouse is not Medicare-eligible and I am Medicare-eligible (or vice versa). Do we need different coverage?

Yes, anyone who is over age 65/Medicare-eligible will choose a plan through Via Benefits for coverage beyond Medicare Parts A and B. Covered dependents under age 65/non-Medicare-eligible can remain enrolled in the Lilly Retiree Health Plan. Information about non-Medicare-eligible coverage and costs can be obtained from the Lilly Benefits Center (800-472-4720).

What is Lilly’s HRA?

Lilly will contribute toward the cost of medical coverage for Medicare-eligible individuals through a tax-free account called a Health Reimbursement Arrangement (HRA). The Via Benefits licensed benefit advisor will provide additional information about your HRA during your enrollment appointment.

The Company reserves the right to amend, modify, or terminate its benefit plans or services at any time at its discretion.