

# 2018 Enrollment Guide



Enroll in Additional  
Medicare Coverage  
for 2018





**OneExchange is now Via Benefits! Please make a note of our new name and logo as you will be receiving information from Via Benefits for your Medicare coverage choices.**

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# Introducing Via Benefits

## Trusted advisor to more than a million Medicare-eligible participants

Via Benefits Insurance Services is a service that supports you as you evaluate and enroll in additional individual Medicare coverage.

Via Benefits is not an insurance company. We are a resource that offers you the country's largest Medicare marketplace, allowing you to select from a wide variety of Medicare plans from national and regional insurance companies. Our marketplace has Medicare Supplement Insurance (Medigap) and Medicare Part D Prescription Drug plans, as well as vision and dental plans.

Since Medicare can be complicated and your health care decisions are important, you'll get personalized assistance from a certified and licensed benefit advisor who will help you find coverage that fits your medical and financial needs. In addition, our online marketplace makes it simple for you to search, compare, and select plans with a number of helpful tools.

We look forward to helping you make an informed and confident choice.



## What to Expect From Us

Our licensed benefit advisors have helped more than a million retirees select and enroll in coverage that meets their needs. When you work with Via Benefits, you can expect:

### **Personalized, step-by-step guidance**

Our licensed benefit advisors and easy-to-use online tools will guide you step-by-step through the Via Benefits marketplace. By the time you're ready to enroll, you can feel confident that you're choosing the right coverage to fit your needs.

### **Unbiased, objective support**

Our licensed benefit advisors are objective advocates. They are paid a salary and have no incentive to steer you into signing up for any specific type of plan or insurance company.

### **Quality plan options**

We work with leading national and regional insurance companies to ensure you have quality plan options. Since we offer a range of options, you may find coverage that is better than your current plan at less cost.

### **Efficient, accurate enrollment**

Once you have selected a plan, you will work with an application data processor to complete your application to ensure accurate processing. After your application is submitted, you may track its status on our website.

### **Support after you enroll**

Throughout the year, if you have questions about anything relating to your coverage, we are here to help.



## Your New Coverage: Getting Started

The Via Benefits marketplace gives you many plan options to consider, placing you in control to decide which additional coverage is right for you. We help you understand what options are available to you and work with you to find plans that meet your medical and financial needs.

Your coverage choices will differ under Medicare since it includes a number of “Parts” and plans that cover different benefits. Original Medicare, also known as Parts A and B, is the health insurance provided by the federal government when you turn 65 (in most cases). Since Original Medicare only pays for 80% of your doctor and hospital costs, you’ll need to purchase Medicare insurance. Medicare insurance is additional medical and prescription drug coverage, offered by private companies, that helps pay for costs that Original Medicare doesn’t cover.

Because Medicare only offers individual coverage, you and your spouse or dependent will be covered under separate individual plans and not under a family plan. This means that you and your spouse or dependent can individually enroll in the same or different plans, according to which plan best fits each of your needs.

For more information on Medicare coverage options, see the section titled “Review Your Plan Options.”

## Your Enrollment Period

You may be enrolling during a Special Enrollment Period (SEP) or an Initial Enrollment Period (IEP), or you may be enrolling during the annual open enrollment period held every fall from October 15 – December 7. Regardless of when you are enrolling, Via Benefits will work with you, helping you select a plan that fits your financial and medical needs.

If you are 65 or older, you'll most likely be enrolling during an SEP. An SEP is granted when certain life events occur, such as losing group coverage, moving to another state. These circumstances allow you to enroll, with guaranteed issue, in new Medicare plans outside of the Open Enrollment Period in the fall of each year.

If you'll soon be turning 65, you'll most likely be enrolling during an IEP. An IEP is a seven-month period when you're able to enroll in Medicare coverage with guaranteed issue. Your IEP starts three months before the month of your 65th birthday, includes the month of your birthday and the three months after your birthday.

### What is guaranteed issue?

This term means an insurance company can't refuse to insure you because of any preexisting medical condition.



## Guaranteed issue rights for Medicare coverage

Medicare coverage is available to everyone who is Medicare-eligible. Because your current coverage is ending, you are guaranteed coverage regardless of your current medical condition — as long as you enroll during your specified enrollment period. In addition, federal law guarantees you will be covered by at least one of the plans available in your area.

### Guaranteed issue and Medicare Supplement Insurance

In most states, guaranteed issue is generally a one-time deal for Medicare Supplement policies (Medigap). If you don't enroll in a Medicare Supplement policy during this enrollment period and then later decide that you want to switch to a Medicare Supplement policy, an insurance company may choose to deny you coverage. For more information, see "Guaranteed issue" in the Glossary at the back of this guide.

## Coverage requirements

In order to enroll in Medicare insurance, you must have Medicare Parts A and B. If you need to enroll in Part A and/or Part B, contact your local Social Security office, visit [www.ssa.gov](http://www.ssa.gov), or call +1-800-772-1213 (TTY +1-800-325-0778) between 7:00 a.m. and 7:00 p.m., Monday through Friday.

### Please note:

This guide is not intended to replace information provided to all Medicare recipients by the government. We encourage you to review all information available at [www.medicare.gov](http://www.medicare.gov), which will provide you with complete details about Medicare plans, including beneficiary rights, preventive services, state assistance options and more.

# Enrollment Checklist: Three Steps to Enrollment

We recommend following the three steps in this section to help you prepare to enroll in new coverage. If you have questions or need help with any of these steps, simply call Via Benefits. We are here to help you prepare for your enrollment.

## STEP

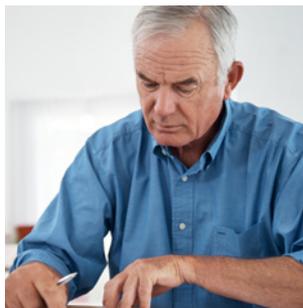
# 1

## COMPLETE YOUR PERSONAL PROFILE

To help you find plans that meet your medical and financial needs, we'll collect information about you, your prescription drugs, and the doctors you want to continue to see. After gathering all this information, we recommend entering it into your online personal profile. While you will still need to verify this information over the phone during your call, entering it into your profile will help give us a better sense of your coverage options from the start.

If you don't have access to a computer or choose not to complete your online profile, a Via Benefits representative can complete it for you when you call to schedule your enrollment appointment or during your call to enroll. Please keep in mind this will extend the total length of your enrollment call.

We recommend writing your collected information on a separate sheet of paper and keeping it with this guide, so you can refer to it during your call.



## Collect your information

### Your personal and Medicare information

We'll need to have the following personal information to complete your enrollment. Please note that we collect these pieces of information so that we can securely match your online profile to the information provided to Via Benefits by your former employer.

- ✓ *Your legal name*
- ✓ *Phone number*
- ✓ *Address*
- ✓ *Social Security number*

You'll also need to provide the following information from your Medicare ID card. We suggest having your card available at the time of your call and/or profile creation.

- ✓ *Your name as it appears on your card*
- ✓ *Your Medicare number*
- ✓ *Your Part A and Part B coverage start dates*



Please note that new Medicare cards will be issued in April 2018. The new design removes Social Security Numbers to prevent fraud and identity theft.

## Your prescription drug information

We can help you find drug plans that cover your medications while minimizing your out-of-pocket expenses.

You will need to have the following information about your medications for each prescription you take.

- *Drug name*
- *Form (tablet, liquid, gel capsule, etc.)*
- *Dosage*
- *Quantity per 30-day period*

You can find this information on the medication label. Remember to include medications you order by mail.



When you purchase Medicare Supplement Insurance (Medigap) there is no network of doctors and service providers in the traditional sense – you can see any service provider who accepts Medicare.



## Other medical considerations

Before you enroll, think about the answers to the following questions, which will help identify plans that meet your needs:

- ❓ *Do you want to keep your current doctors?*
- ❓ *How many doctors or specialists do you see and how often?*
- ❓ *Do you have any medical conditions or upcoming treatments?*
- ❓ *Do you need routine care like physicals, mammograms, or prostate tests while away from home?*
- ❓ *Do you use mail order for prescriptions?*
- ❓ *Do you have a preferred pharmacy?*
- ❓ *Are you willing to pay copayments and deductibles if it means you can pay lower premiums?*
- ❓ *Do you have a home in another part of the country, or do you travel a lot?*
- ❓ *Do you have a preferred insurance carrier? What do you like or dislike about your current plan?*

### Create your personal profile

After you've collected your information, you're ready to create your online personal profile. To do so, you'll need to create an online account. Simply follow the directions on the next page to create your Via Benefits account and complete your personal profile. By completing your personal profile, you can simplify the enrollment process whether you choose to shop online or enroll over the phone.

If you don't use a computer or prefer to set up your online personal profile by phone, you are welcome to call us.

## Create an online account

Creating an online account is simple. To start, go to the Via Benefits website (see the web address at the bottom of this page) and click the **My Account** link. You will need to provide an email address and create an account ID and password. (Once you've created these, please write them down for future reference.) We will also need your Social Security Number, but strictly for the purpose of authenticating your identity based on information we received from your former employer.

## Complete your online personal profile

Your online personal profile contains information about you, your doctors, and your prescription drugs. All of these are essential to helping you find plans that meet your needs.

When you first look at your personal profile, you may see that some information has already been filled in. Oak Ridge National Laboratory has shared this information with us. As you complete your personal profile, we will ask you to confirm this information so we can be sure that it is up to date and correct. You may change or edit the information in your personal profile by clicking the **Edit Profile** link on the **My Account** section of our website.

In addition to confirming information, you can enter the information you collected about your doctors, prescription drugs, and other topics. Our website will guide you through the process of completing your online personal profile.

## Online security and privacy

Our website is secure, and we guard your privacy. In fact, Via Benefits is meticulous in all matters regarding information security and the protection of data. We constantly monitor our systems to safeguard your information. All information on our site is secure and is subject to HIPAA (federal data privacy) regulations.

## STEP

# 2

## SCHEDULE A CALL TO ENROLL

You can schedule your call to enroll either by going online or calling us. We recommend scheduling as soon as possible in order to secure a date that gives you enough time to consider your options by your coverage end date.

During your call, a licensed benefit advisor will walk you through your coverage options, help you determine which plans meet your medical and financial needs and have you work with an application data processor to 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. Your spouse or eligible dependent is also welcome to make a separate appointment to enroll.

### Legal housekeeping

When you call Via Benefits to schedule your call to enroll, you will be asked to confirm that you agree to discuss Medicare plan options with us. This is a required statement by the Center for Medicare & Medicaid Services created for your protection as a consumer.

You can have a family member, caregiver, or friend be with you during your call. Some people like to have someone on hand to help with taking notes or looking at information on a computer screen. Additionally, your licensed benefit advisor can connect your family member or caregiver who may be calling from a different phone number. Your family member or caregiver can also act on your behalf to choose your insurance plan, if you wish.\*

To get more information on what to expect during your call to enroll, please see the “Your Call” section on page 30.

*\*Your licensed benefit advisor will ask that you give recorded permission for your helper to assist during your call. If you are unable to be on the call or unable to listen to required recorded legal information, your caregiver will need to have possession of your legal Power of Attorney document authorizing him or her to act on your behalf, as many insurance companies will require evidence. Although Via Benefits doesn't request this information in order to enroll, it may be requested at a later time by the Medicare insurance carrier you choose.*

## STEP

# 3

## REVIEW YOUR PLAN OPTIONS

The following information about your Medicare plan options will help you make an informed and confident choice during your call to enroll. Before your call, we encourage you to go to the Via Benefits website to review the plans available to you in your area. Don't worry if you're unsure about which plans are right for you—your licensed benefit advisor will help you understand your options and select coverage that meets your medical and financial needs.

### **Original Medicare**

In most cases, when you turn 65, the federal government provides you with Original Medicare, also known as Medicare Parts A and B. Broadly speaking, Part A covers hospital stays and Part B covers doctor visits (for more information see “Medicare Parts” in the Glossary). Although Original Medicare pays for most of your health care expenses, it does not pay for everything. To reduce your out-of-pocket costs, you'll need to purchase additional Medicare insurance.

### **Medicare insurance**

Medicare insurance helps you pay for some costs that Original Medicare does not cover.

## Medicare Supplement Insurance (Medigap)

Original Medicare + a Medicare Supplement policy + a Part D Prescription Drug plan

With this option, you purchase Medicare Supplement Insurance and a Part D Prescription Drug plan to work along with Original Medicare (Parts A and B). A Medicare Supplement Insurance policy helps pay for out-of-pocket health costs that 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 (Medicare Supplement Insurance does not include drug coverage).

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 larger premium.

## IMPORTANT!

Most people enroll in Medicare Part D prescription drug coverage when they become eligible. If you didn't, you may be asked to prove that you have creditable prescription drug coverage through another plan (i.e., your current plan). If you don't enroll in a Medicare Part D plan when eligible and don't have creditable coverage, you may have to pay a penalty. The penalty will be calculated for the length of time you did not have any prescription drug coverage. This will be added to your Part D premium every month for as long as you have Part D coverage.

## Review Plans with Our Online Tools

Now that you have an understanding of your Medicare coverage options, you're ready to start reviewing the plans available in your area. You'll be able to search the plans in our online marketplace once you complete your online personal profile. Our online tools are easy to use and can direct you to plans that meet your medical and financial needs.

If you don't have access to a computer, don't worry, we'll review your plan options with you during your call to enroll.

### Finding information about specific plans

Since we offer thousands of plans from insurance companies across the United States, we are unable to include specific information in this guide. However, on our website you will find extensive information about plans available in your area, including cost.



## 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 plans that interest you.

When shopping for additional medical and prescription drug coverage, you can take advantage of our **Help Me Choose** and **Prescription Profiler** tools. These tools ask you to enter details about your medical needs and budget to produce a suggested list of plans based on the information you entered.

## Help Me Choose

**Help Me Choose** targets the search process by matching the plans that fit your needs based on your answers to general questions about you and your tolerance for out-of-pocket costs.

## Prescription Profiler

**Prescription Profiler** is a powerful tool that provides the estimated annual out-of-pocket cost of plans that cover your prescriptions. Simply enter your current medications into your online personal profile.

## Plan summaries

If you'd like to review the summary of benefits for a plan, select **View Details** in the plan description that appears in your search results.

## Enroll online

If you see a plan you want to purchase, place it in your shopping cart and begin the checkout procedure. You will be able to select and enroll in many plans online—although some plans require you to call Via Benefits to complete the enrollment.

If you're not sure which plan is right for you and you've not yet had your enrollment call, just place the plans you like in your shopping cart and your licensed benefit advisor will be able to discuss them with you over the phone.

## Answers to popular questions

Clicking the **Help & Support** tab takes you to our searchable database of frequently asked questions. You can use this database to read about topics such as how to enroll in insurance, shop for plans, get reimbursed for medical expenses and much more.



## Why can't I see all the plans available in my area?

Via Benefits contracts with each insurance company that has plans listed on our website. A few of the reasons you may not see a plan in our marketplace include:

- Some insurance companies have chosen not to participate in our marketplace.
- Some insurance companies will offer one type of plan on the marketplace – Medicare Supplement Insurance, for example – but not others.
- Other insurance companies may not have the technical capabilities required to offer their plans through an online marketplace.



**NOW YOU'RE  
READY FOR  
YOUR CALL TO  
ENROLL!**

## YOUR CALL TO ENROLL

The following diagram shows what to expect during your scheduled call with a licensed benefit advisor.





You'll be transferred to a licensed benefit advisor, who will help you with plans and answer questions.



Once you have selected the plans you like, an application data processor will complete your application(s) and submit electronically. No need to complete forms or paperwork.



You're done!

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We recommend writing down some information during your call, including the name of your licensed benefit advisor, plans that you applied for, and your reasons for selecting them. A *Selection Confirmation letter* will be mailed to you with information on the plan(s) you selected.

## Regulations to protect you during your call

For your protection, the federal government heavily regulates the sale of individual Medicare plans. For your enrollment application to be legally compliant, we'll need you to do the following during your enrollment call.

- **Repeat your personal information:** Nobody likes repeating themselves, but we are required to record your personal information for each plan that you enroll in. This could mean you have to repeat your personal information several times as you complete your applications. We know it seems redundant, but the purpose is to protect you and make sure your application is correct. It's not so different from applying on paper – if you were filling out application forms for each plan, you would write down the same information on each one.
- **Listen to recorded messages:** You'll need to listen to recorded messages for the plans that you enroll in. Although these messages can be frustrating to listen to, they are the “fine print” – the terms of the policy for which you are applying. They are for your protection and required by the insurance company and/or your state's Department of Insurance and/or Medicare.



# After Your Call

You'll begin receiving communications about your new coverage after your call to enroll. You can contact Via Benefits any time to get help with questions or issues that may arise with your coverage. If your circumstances change or you want to make changes to your coverage, we are here to help you.

## Communications

After you enroll, be sure to look for these communications:

### Selection Confirmation letter

After your call to enroll, we will mail you a *Selection Confirmation* letter, which confirms that you have applied for coverage under the policies listed in the letter.

## IMPORTANT!

Please note that the *Selection Confirmation* letter does not guarantee that the insurance company will issue you a policy. Your doctor, pharmacy or other health providers will not accept this letter as “proof” that you have coverage. Proof of coverage will come directly from your insurer.

### Communications from your new insurer

In addition to your *Selection Confirmation* letter, you may also receive mailings, phone calls, or emails directly from your new insurer before you receive ID cards or confirmation of your new coverage.

## IMPORTANT!

Please respond to communications from your new insurer as soon as possible. Your response may be required before they can issue your new policy.

## Insurance cards

Once your application is accepted, your insurance company will mail you identification cards. These cards will arrive by mail six to eight weeks after you have enrolled.

If you need to visit your doctor before your cards arrive, speak with your doctor's office about what they will accept as proof of insurance until your cards arrive. Or you may be able to get your cards on your insurer's member website. Please contact us if you need help with this.

Your coverage begins on your policy's effective date, not the date your insurance cards arrive. If you have any medical care between your policy's effective date and the time your card arrives, your new policy will pay those expenses as long as the care you received is included in the list of covered services.

## Online updates

After you enroll, you can go to the **My Account** section of our website to track your application's status.

## Experience Choice newsletter

A few times year, we'll send you our *Experience Choice* newsletter, which we fill with helpful information on Medicare-related topics. Keeping your email and mailing addresses up-to-date with us will ensure that you don't miss any issues.

## Frequently Asked Questions

Via Benefits has helped more than a million people enroll in Medicare insurance. Based on our experience, we've developed answers to these frequently asked questions.

### **Will my new plan be as good as my current plan?**

You'll find plans that may be similar to your current health plan, and you may find plans that are better suited to your needs. Since we offer multiple options, you'll be able to find a plan that closely matches your specific needs.

### **Does my current or past health affect my options?**

No—as long as you enroll during your enrollment period and before your current health coverage expires. Insurers cannot deny you or charge you more because a doctor has already treated you for a health condition. There may be some instances which you may be subject to medical underwriting.

### **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 Supplement Insurance 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.

### **How much should I expect my rates to increase next year?**

For the majority of all plans, premiums increase each year due to the rising cost of medical care. Over the last few years, rate increases have been lower in the individual Medicare market than in other, non-Medicare insurance markets. However, this is on average—rate increases within your area may be lower or higher depending on the cost of medical care and other factors.

In general, even with an increase, your plan premium will still be competitive with other comparable plans in your area for people of your age and health status.

### **Can I continue to see my current doctor?**

It depends on the plan you choose. We understand the importance of continuing to see your doctor(s), so your licensed benefit advisor will work with you to find the plans that include your doctors in their networks. We recommend talking to your doctors ahead of time and asking which Medicare insurance plans they accept.

### **Can I continue to use the same insurance company?**

In many cases, yes, you can. However, group health plans usually work differently than individual health plans, and your current insurance company may not offer a Medicare plan tailored to your specific needs. We'll help you compare your options to see how each plan specifically 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 for you.

### **Will I lose or “replace” my Medicare?**

You will not lose your Original Medicare (Parts A and B), but it may work differently depending on the type of plan you choose. Medicare Supplement Insurance works in tandem with Medicare to pay medical expenses. You must have Medicare Parts A and B in order to enroll in a Medicare Supplement policy.

### **Do I need to keep paying my Medicare Part B premium?**

Yes. Part B is required for a Medicare Supplement policy. Part D Prescription Drug plans only require you have Part A or B. If you opt out of Part B, you may have to pay a penalty if you enroll in Part B in the future. If you are covered by a group medical plan, you do not pay a penalty.

## **Will I have to pay for my new health plan when I enroll?**

When you enroll in your new plan, you will need to begin making monthly premium payments to the insurance company to maintain your coverage. You may need to pay your first month's premium(s) during your enrollment call or shortly after enrolling in new coverage. To speed up your call to enroll, have your payment information ready when you contact us.

## **Will I need to get new prescriptions from my doctor for my new coverage through Via Benefits?**

This will depend on the plan you select and how you receive your current prescriptions. In general, for 30-day prescriptions refilled at a retail location, you will not need to ask your doctor for a new prescription. Those prescriptions will be carried forward to the new coverage you elect through Via Benefits. For mail-order, 90-day supply prescriptions, you will need to ask your doctor for a new prescription. Your licensed benefit advisor will help you select prescription drug coverage and discuss any steps you need to take to continue receiving your medications without interruption. Also, you may want to refill your prescriptions as close as possible to the end of the plan year so that you aren't in immediate need of a prescription in the beginning of the new year.

## **Will Via Benefits be available to assist me next year?**

Yes. Unlike group insurance, you don't have to reenroll every year. If you like your plan you can keep it, and the plan will automatically renew. But, if you have questions or need help with your insurance, contact Via Benefits.

## **Do you offer plans that cover me in multiple states? Are there plans that cover me when I travel in or out of the country?**

Every Medicare-participating provider in the United States accepts Medicare Supplement Insurance, and these plans offer some emergency benefits worldwide. If you travel frequently or live part of the year out of state, a Medicare Supplement policy may be right for you. Part D plans also provide nationwide coverage from participating pharmacies.

## **If I don't like the plan I enrolled in, when can I change?**

Every year, the Open Enrollment Period allows you to change your Medicare Part D Prescription Drug plan. Medicare Supplement policies don't have an Open Enrollment Period—you are free to apply for a different plan at any time. However, after your first enrollment in a Medicare Supplement policy, your medical status may limit the plans available to you since you are subject to medical underwriting and the plans are not guaranteed issue.

## **If I like the licensed benefit advisor I speak to, can I request that same person again?**

The person you enjoyed dealing with before may not be available due to other scheduled appointments or high call volume. Every licensed benefit advisor must, by law, be licensed, certified and appointed to talk with you about the plans in your specific geographic area. You can feel confident that if you can't reach the person you request, all of your information is online in our secure system. Another member of our team will be happy to assist you.

## If I need assistance, can someone else speak with a licensed benefit advisor on my behalf?

Yes, but we must have your verbal permission, or if you can't provide your verbal permission, someone with your Power of Attorney can complete the enrollment on your behalf. You may provide your Power of Attorney information to us online in advance of your call to speed up your enrollment.

## Do you offer dental insurance?

Via Benefits offers dental insurance plans by Renaissance Dental, Humana and MetLife. 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 a vision insurance option that provides immediate access to premium vision coverage—including annual eye exams, prescription eyewear, personalized care and more—from VSP® Vision Care. VSP® Vision Care is the nation's largest eye care provider, providing access to a nationwide network of 22,000 community-based independent eye doctors.

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## Glossary

### Understand some of the key terms of Medicare coverage

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**Coinsurance:** A percentage of covered expenses that a patient must pay out of pocket.

**Copayment, also known as copay:** A charge collected at the time of service and paid by the patient for certain services, including prescription drugs. Generally, plans do not apply copayments toward deductibles and out-of-pocket maximums.

**Deductible:** The amount you pay out of pocket for covered medical expenses before your plan begins paying.

**Guaranteed issue:** This means an insurance company can't refuse to insure an applicant because of any preexisting medical condition. Medicare Advantage plans are always guaranteed issue during the Initial or Special Enrollment Period (for Medicare-eligible individuals who have Medicare Parts A and B coverage) and subsequent Open Enrollment Periods. Medicare Supplement policies are only guaranteed issue during the Initial or Special Enrollment Period. If you do not enroll in a Medicare Supplement policy when you are eligible, in most states you will lose guaranteed issue rights for future Medicare Supplement Insurance applications. Or if you want to change to a different Medicare Supplement policy after you first enroll, you may be denied coverage based on your health status. In addition, if you have opted out of your current health plan or already have an individual Medicare Supplement policy or Medicare Advantage plan, federal law cannot guarantee your coverage for Medicare Supplement Insurance during this enrollment period.

**Initial Enrollment Period (IEP):** An IEP is a seven-month period when you're able to enroll in Medicare coverage. It starts the three months before the month of your 65th birthday, and includes the month of your birthday and the three months after your birthday. During this time, you are able to enroll in any Medicare plans with guaranteed issue. It's important to note that Medicare Supplement policies are only guaranteed issue during your Initial Enrollment Period in many states.

**Open Enrollment Period (OEP):** A period of time each year when you can sign up for health insurance. The OEP runs every year between October 15 and December 7. If you don't sign up for health insurance during this period, you may not be allowed to sign up for coverage until the next OEP—unless you qualify for a Special Enrollment Period.

**Special Enrollment Period (SEP):** An SEP is granted when certain life events occur—losing group coverage, moving to another state, and other special cases. These circumstances allow you to enroll, with guaranteed issue, in new Medicare plans outside of the Open Enrollment Period.

# The Medicare “Parts”

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## Original Medicare

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**Part A:** Medicare that mostly covers inpatient care. This includes hospice care, home health care, skilled nursing facilities, and inpatient hospital stays, including rehabilitation, psychiatric, and substance abuse hospital care.

**Part B:** Medicare that mostly covers outpatient care. This includes doctor care, outpatient hospital care and surgery, durable medical equipment and supplies, and ambulance services. It also covers some preventive services to help maintain your health.

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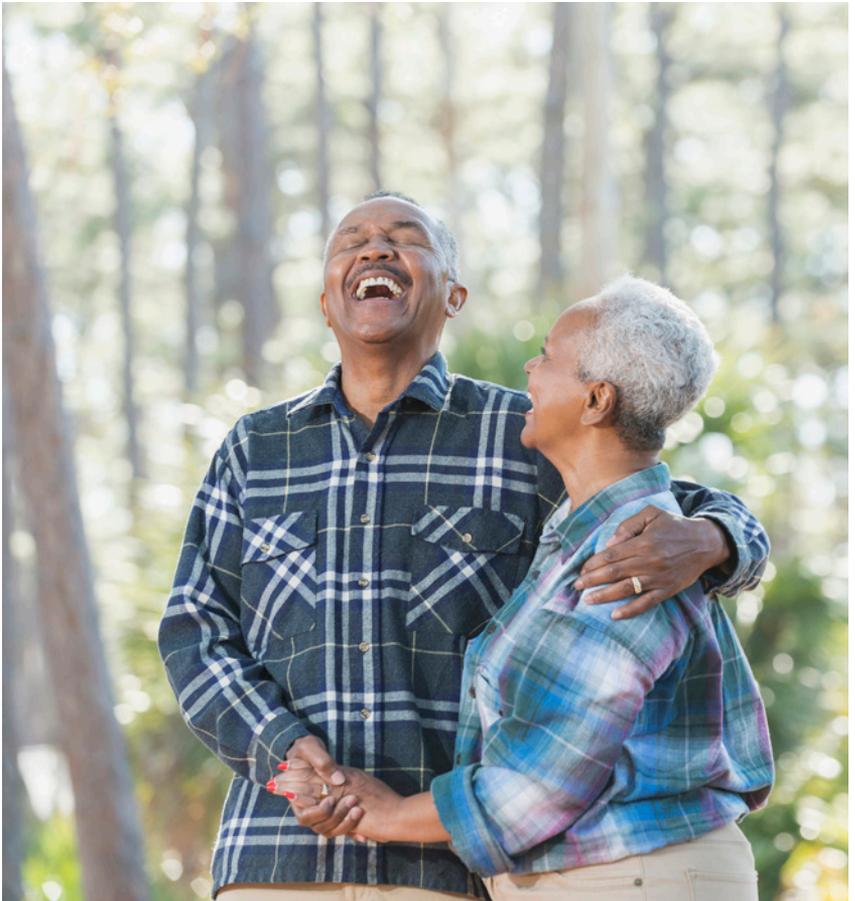
## Medicare Insurance

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**Part D: Prescription drug coverage:** Prescription drug coverage is available to anyone who is eligible for Medicare. To cover your prescription drug costs, you need to enroll in a stand-alone Part D Prescription Drug plan, Part D coverage is optional, but you may be charged a penalty fee if you are without prescription drug coverage and later want to enroll in a Part D plan.

**Medicare Supplement Insurance (Medigap):** Policies sold by private insurance companies that help pay for some or all of the health care costs not covered by Original Medicare.

**Prescription drug “gap”:** Medicare drug plans have a coverage gap, sometimes called the “donut hole,” that begins after you spend a certain amount for covered drugs. After reaching that amount, you have to pay all out-of-pocket costs until you reach the yearly limit. Under health care reform, you get discounts to help pay for drugs during the coverage gap. Therefore, when your 2017 total yearly drug costs reach \$3,750, you get a 56% discount on generic drugs and a 65% discount on brand name drugs, until your total cost (before discounts) reaches \$5,000. Some plans offer generic drug coverage in the gap.



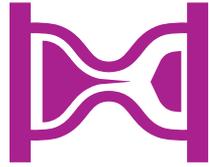
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\*Extend Insurance Services, LLC is changing its d/b/a from Towers Watson's OneExchange to Via Benefits Insurance Services



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**IMPORTANT!**  
**TIME-SENSITIVE INFORMATION REGARDING**  
**YOUR 2018 HEALTH BENEFITS ENCLOSED.**