VIA BENEFITS™

2021
Getting Started Guide



Prepare for Your Medicare Coverage Enrollment

HIGHWAY PATROL RETIREMENT SYSTEM

IMPORTANT!

Enroll in new coverage by the date your current coverage ends.



We're here to assist you

Online: my.viabenefits.com/HPRS

By Phone:
1-833-431-1358 | (TTY: 711)

Hours:
Monday through Friday
8:00 a.m. to 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**.

HPRS
GSG-ND-2021



Introducing Via Benefits

Trusted advisor to more than two million Medicare-eligible participants

Via Benefits Insurance Services has helped more than two million Medicare-eligible participants Prepare, Review, and Enroll in individual Medicare coverage. HPRS has chosen Via Benefits to work with you to find new coverage to replace your current group health plan. Via Benefits is a personal service helping you understand your plan options by providing online decision support tools to help you enroll in new coverage.

By entering information about your specific needs, our online tools will narrow your options so you can choose the coverage that fits your needs. Via Benefits is not an insurance carrier. We are the nation's largest Medicare marketplace, offering a wide variety of plans from leading health insurance carriers. Our marketplace has Medicare Supplement Insurance (Medigap), Medicare Advantage, and Medicare Part D Prescription Drug plans.

Our online support tools and licensed benefit advisors will help you understand and compare your options, so you can decide which plan fits your medical and financial needs – all at no cost to you.



What to Expect from Via Benefits

Personalized, step-by-step guidance

Via Benefits not only gives you access to the nation's largest Medicare marketplace, it also provides you with personalized assistance and online tools.

Our easy-to-use decision support tool takes the information you enter and compares your specific needs to the plans available in your area. The results display the coverage which fits your requirements so you can make an informed choice. By the time you enroll, you can feel confident that you're choosing a plan which fits your health and financial needs.

Unbiased, objective support

If you can't find what you're searching for with our online tools, our licensed benefit advisors are here to help you as objective advocates. They have no incentive to steer you into any specific type of plan or insurance carrier. They'll provide unbiased information to help you choose the plan that's right for you.

Quality plan options

We work with leading national and regional insurance carriers to ensure you can choose from quality plans available in your area. Because we offer a range of options, you may find coverage better than your current plan at a lower cost.

PREPARE





REVIEW



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/HPRS) 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're done preparing, it's time for you to review some of the plan options Via Benefits offers. New plans to review for the following year are generally available in mid October.

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 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'll want to check if your preferred doctors are in the network of the new plan you're considering.

MA and MAPD plans tend to have lower premiums but may have more and higher out-of-pocket expenses.



Health coverage + **Prescription coverage** = **All-in-one plan**

Please note:

Licensed benefit advisors are the only people who can speak to you about specific plans and plan details if you need more information than what you find on the website. Via Benefits is regulated by the Centers for Medicare and Medicaid Services and we follow its rules for your safety and security.

What Happens Next?

We'll soon be sending you an Enrollment Guide in the mail, so be sure to watch your mailbox. The Enrollment Guide will provide more detail regarding the different types of Medicare plans and what those differences mean for you. The guide doesn't contain details about specific plans, but you can find those details on our website or by talking with your licensed benefit advisor during your scheduled enrollment call.





Frequently Asked Questions (FAQs)

Via Benefits has worked with more than two million individuals to help simplify Medicare enrollment decisions. Here are answers to some of the most frequently asked questions.

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

You'll find plans that offer benefits similar to your current health plan, and you may also find plans that provide a better match for your needs. Because we offer multiple options, you'll be able to find a plan that closely matches your specific medical and financial requirements.

Are my options and rates affected by my current or past health?

No, not as long as you enroll in an individual Medicare plan during your enrollment period and before your current health plan expires. During this time, insurance carriers cannot deny your application or charge you more because a doctor has treated you for a health condition.

Can I enroll in a Medicare plan online?

Yes, most of the plans we offer are available to enroll online. Once you've created an account, you'll be able to use our online tools to consider different Medicare plans side by side. Our website makes it easy to compare plans based on where you live, the doctors you wish to continue seeing, and the prescription drugs you use.

You can load your chosen plan into the shopping cart and the website will walk you through the checkout process.

We look forward to working with you.



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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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