

Medicare exchange webinar: FAQs

Cost of coverage

Q1. Will I have to pay more for coverage through the Medicare exchange?

A. Through the Medicare exchange, you'll find plans that offer benefits similar to your current health plan. You may also find plans that are a better match for you. Because Via Benefits offers multiple options, you'll be able to find a plan that closely matches your specific medical and financial requirements.

Q2. How do I pay the premiums for any new plans that I enroll in through Via Benefits?

A. You will pay the premiums for any new plans you enroll in out-of-pocket. If you're eligible for the AbbVie subsidy, after you pay your premium, you can use your Health Reimbursement Account (HRA) to reimburse yourself for the expense. Reimbursements for eligible expenses are sent via direct deposit to the account you set up.

It is recommended to set up automatic premium payments directly through the plan carrier. You can set up payment arrangements at the time of the application or directly with the carrier. This ensures your premiums are paid on-time and you won't run into any potential coverage issues throughout the year.

Q3. Are my plan premiums deducted from my monthly AbbVie pension payment?

A. Individual plan premiums will not be deducted from your monthly AbbVie pension payment. In addition, you will no longer see the premium deductions for the current AbbVie retiree group plan after December 31, 2021.

Q4. Do supplemental insurance plans purchased through Via Benefits have the same premium as the public marketplace?

A. Yes, supplemental plans and premiums are the same whether you enroll with Via Benefits or outside of Via Benefits.

The AbbVie subsidy

Q5. Do I have to enroll in a plan with Via Benefits to receive the AbbVie subsidy?

A. No, but you do need to inform your Via Benefits advisor. If you are eligible for the AbbVie subsidy and you have other coverage that meets your needs, share this information with your Via Benefits advisor as you still need to enroll in the AbbVie subsidy.

Important: If you do not enroll in the AbbVie subsidy you may lose your eligibility for the subsidy in the future.

Q6. I'm retired and turn 65 in November 2022. Do I have to enroll now to get the subsidy?

- A. Visit [AbbVieBenefitsRetiree.com](https://www.abbviebenefitsretiree.com) for more information about the Pre-65 retiree benefit options and costs. You will receive information about the Medicare exchange and the post-65 AbbVie subsidy as you near your 65th birthday.

Q7. Once retired and Medicare eligible, what do I need to do to remain eligible for the AbbVie retiree health coverage?

- A. Contact Via Benefits and talk to an advisor who can help you enroll in the retiree health coverage. If you do not enroll in the AbbVie retiree health coverage, you may not be eligible for AbbVie health coverage in the future.

Q8. If I am retired from AbbVie and I am enrolled in other group coverage, how do I ensure I maintain eligibility for AbbVie retiree health coverage?

- A. If you are enrolled in group coverage outside of AbbVie and you are eligible for the AbbVie subsidy, you should call Via Benefits and share your information with a benefit advisor who can help you get set up with a Health Reimbursement Account (HRA). Then, upon termination of this group coverage, you can contact Via Benefits to help you enroll in new coverage.

Benefit Options

Q9. Does the Medicare Advantage plan cover any additional benefits (i.e., dental and vision)?

- A. Medicare Advantage plans can provide additional benefits such as dental and vision, and even gym memberships. Benefit advisors are available to review all of the available options with you, call a Via Benefits advisor at **888-232-1623**.

Q10. Can I change from a Medicare Advantage plan to a Medigap plan and vice versa every year?

- A. Yes, you can make changes each year between Oct. 15 and Dec. 7 with coverage starting on Jan. 1 of the following year. Note: Changing from a Medicare Advantage plan to a Medigap plan will most likely require you to answer medical questions (i.e., mean a change in underwriting of your medical policy).

Q11. Do the Medicare insurance plans have a lifetime benefits maximum?

- A. There is no lifetime benefits maximum under Medicare, the Medicare Advantage Plans or the Medicare Supplement Plans. But, since Medicare does not provide long-term care benefits, there are coverage limits on the number of consecutive days Medicare will cover inpatient hospital care.

Q12. Do I have to show my medical provider both my Medigap ID card and my Medicare ID card?

A. Yes, you will need to show your medical provider both your Medigap ID Card and your Medicare ID Card when receiving care.

Q13. When electing a new Medicare Part D plan, do I need to remain with CVS?

A. No, you can choose any of the available Medicare Part D plans and carriers in your service area.

Q14. If I currently have AbbVie retiree health coverage at age 65 and I now have this new insurance, am I going to be charged more because I did not have a Medicare Drug plan?

A. As long as you remained consistently enrolled in the AbbVie group plan that provided creditable coverage, you will not be penalized when you enroll in an individual Part D plan.

Q15. Will my prescription information from CVS transfer to the new pharmacy plan I select?

A. Your current pharmacy will have your current prescriptions on file. If CVS pharmacies are on your new plan, you will not need to request new scripts from your provider. If your current pharmacy is no longer in network, you may have to request your prescriptions be transferred to your new pharmacy.

Q16. If I have previously enrolled in a Medigap Plan G and prescription drug plan, will I now be able to enroll through the AbbVie Medicare exchange?

A. Benefit advisors are available to review all of your enrollment options with you. Call a Via Benefits advisor at **888-232-1623** to discuss your specific needs.

Q17. What is a hospital indemnity plan?

A. Hospital indemnity plans reimburse you directly for eligible medical conditions or treatments. Participants can use the payments to pay hospital deductibles or other related expenses. For more information about the hospital indemnity plan and to enroll, call a Via Benefits advisor at **888-232-1623**.

Q18. If my spouse/domestic partner is not yet age 65, what benefits options are available to them?

A. Your spouse/domestic partner will have the opportunity to enroll in 2022 AbbVie pre-65 retiree health coverage between Oct. 18 and Nov. 3, 2021. Visit AbbVieBenefitsRetiree.com for more information on the pre-65 benefit options and costs.

Health Reimbursement Account

Q19. Can I be reimbursed for my Medicare Part B premiums from my Health Reimbursement Account (HRA)?

- A. Yes. You can use the funds in your HRA to reimburse yourself for your Medicare Part B premiums. A full list of eligible expenses will be provided in the Funding Guide to Reimbursement that will be mailed to your home in early January.

Q20. Can a Medicare-eligible retired AbbVie couple (each having retired from AbbVie) have one Health Reimbursement Account (HRA), regardless of which individual plans are chosen by each person?

- A. The HRA is set up as a joint account, with each person's subsidy allocation added to the account. Therefore, you will have one HRA that can be used for the reimbursement of eligible expenses.

Tools & Resources

Q21. Does Via Benefits have details on the current AbbVie Retiree Indemnity Plan? Is there a tool to calculate the financial impact of switching to a new plan through Via Benefits?

- A. Through the Medicare exchange, you'll be able to find a plan that closely matches your specific medical and financial requirements. If you're looking to enroll in a plan similar to the AbbVie Retiree Indemnity Plan, Via Benefits can help you select a new plan that is similar to your current coverage.

Miscellaneous

Q22. What are Via Benefits security protocols?

- A. For information about Via Benefits security protocols, visit my.viabenefits.com/about/privacy-policy.