

# Lockheed Martin Corporation, Retiree Medicare Exchange

Updated June 2024

## Retiree Medical Exchanges

### Over Age 65 Retirees

- Administered by **Via Benefits**
- Rolled out to non-represented retiree population in 2015
- Negotiated for certain represented employees as set forth in respective Collective Bargaining Agreements

# Introducing Via Benefits

**Experience That Counts When You Need it Most:**

- **First and largest Medicare marketplace**
- **Now in our 18<sup>th</sup> Enrollment Season**
- **We've helped over 2.3 million retirees**
- **98% of retirees felt they chose the most effective plan using Via Benefits**



## Planning for Your Future Health Benefits



- Our service is at no cost to you!
- We take the time you need to listen to your needs
- We are objective – we don't pressure you into any plan
- You are ALWAYS in the driver's seat
- We are with you every step of the way
- We are there for you every year

Our goal is to find a plan that is right for you, to provide you with peace of mind

**1-844-596-0460 (TTY:711)**  
**Monday - Friday 8am-7pm ET**

**[my.viabenefits.com/LockheedMartin](https://my.viabenefits.com/LockheedMartin)**

**Available: 24/7**

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# Plans and Insurers

## PLANS



**Medicare Supplement**  
(Medigap)



**Prescription Drug**  
(Part D)



**Medicare Advantage**  
(Part C)



**Dental**



**Vision**



**Hospital Indemnity**

## INSURERS



# Eligibility and Requirements

## Who is Eligible?

- Non-represented and certain represented retirees and spouses who are over Age 65 and are eligible for retiree medical
- Opportunity to qualify for the Company subsidy/Health Reimbursement Arrangement (HRA) at time you/your spouse first become eligible for over Age 65 retiree medical or anytime you/your spouse enroll through Via Benefits

## Retiring BEFORE Age 65

- **Under Age 65 options:** LMC Under Age 65 retiree medical, COBRA, spouse's plan, etc.
- **Do NOT need to be enrolled in a LMC Under Age 65 health plan to be eligible for coverage or HRA Subsidy through Via Benefits.**

# Eligibility and Requirements

## Turning Age 65 after retirement:

- **Medicare Initial Enrollment Period (IEP) is available for the retiree and spouse when turning Age 65. When turning Age 65 all plans are Guaranteed Issue\* .**

## Retiring AFTER Age 65

- **If retiree and spouse are enrolled in LMC active medical coverage immediately upon retirement and lose that coverage upon retirement, a Special Enrollment Period (SEP) is activated and Guaranteed Issue applies\***
- If retiree and spouse are not enrolled in LMC active medical coverage immediately prior to retirement, retiree and spouse will NOT activate an SEP and will NOT have Guaranteed Issue\*
- **Retiree and spouse may enroll in different plans**

To be eligible for the HRA subsidy at Age 65, the retiree and/or spouse must enroll through Via Benefits. If the retiree and/or spouse enrolls through another employer plan or COBRA, they cannot qualify for the HRA subsidy until they enroll through Via Benefits.

Retiree or spouse may enroll in a Via Benefits medical plan at a later date and still be eligible for the HRA subsidy.

If the retiree and/or spouse enrolls through TRICARE For Life, the retiree and/or spouse should call Via Benefits immediately to notify of their enrollment and request a funding exception to qualify for funding.

Kaiser Individual Medicare plans have been added to the Via Benefits platform. Participants that become eligible for Via Benefits enrollment on or after 1/1/2022 and wish to enroll in a Kaiser plan, will need to enroll through Via Benefits to qualify for the subsidy. Participants enrolled in a Kaiser plan prior to 1/1/2022 and have received funding exception can continue their enrollment directly with Kaiser and continue to receive their subsidy.

\* *Guaranteed Issue means the policy is offered without regard to health status*

# Medicare Education

## What is Medicare and Who is Eligible

- Medicare is health insurance for individuals 65 years and older, some under Age 65 with disabilities, and those with ESRD (End Stage Renal Disease), and ALS (Lou Gehrig's Disease)
  - For LMC participation with Via Benefits only retirees and spouses over Age 65 are eligible
- Medicare is administered by a federal agency within the Department of Health and Human Services, the Centers for Medicare & Medicaid Services (CMS). CMS also administers Medicaid and the State Children's Health Insurance Program (SCHIP)



# Medicare Part A

## Known as Hospital Insurance

- Eligibility for Part A is earned through working in the U.S. and paying Medicare Taxes (FICA) for at least 10 years or 40 quarters. A qualifying person turning Age 65 is automatically enrolled in premium-free Part A.
- If a beneficiary does not have enough work credits to qualify for Part A, they purchase this coverage through the Social Security Administration
  - 30-39 quarters is one premium
  - 0-29 quarters is a higher premium

# Medicare Part B

## Known as Medical Insurance

- Enrollment into Medicare Part B is optional for all beneficiaries. If an individual **is still actively employed** and has coverage under a group plan or other coverage, they may opt to defer enrollment into Part B until that employment or coverage ends.
  - **2024 Annual Deductible - \$240**
  - **2024 Part B Standard Premium - \$174.70**
  - **20% Coinsurance After Deductible**

Medicare usually pays 80% of the “allowed amount” and the Medicare recipient has the responsibility to pay the coinsurance amount.

# Paying for Medicare Part B

The premium for Medicare Part B is tied to the Cost of Living Adjustment (COLA) received for Social Security.

Most Medicare beneficiaries will pay the base rate of \$174.70 per month (2024 amount - this figure typically changes every year). The premium for Part B is usually deducted automatically from a beneficiary's Social Security check by the Social Security Administration (SSA).

There is a provision for high income Medicare beneficiaries with reporting incomes over \$103K for an individual tax return, or \$206K for a joint tax return, to be charged a premium surcharge for both Medicare Part B and for their prescription drug plan (Part D).

- Medicare uses the “modified adjusted gross income” reported on tax returns from 2 years ago which is the most recent tax return provided to Social Security by the Internal Revenue Service (IRS).

# Medicare Supplement Insurance (Medigap)

Lettered policies in 47 states

Benefits	Medicare Supplement Insurance (Medigap) Policies								Medicare-First Eligible Before 2020 ONLY		
	A	B	D	G	K	L	M	N	C	F	
Medicare Part A coinsurance and hospital costs	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%	
Blood (first 3 pints)	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%	
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%	
Skilled nursing facility care coinsurance			100%	100%	50%	75%	100%	100%	100%	100%	
Part A deductible		100%	100%	100%	50%	75%	50%	100%	100%	100%	
Part B deductible									100%	100%	
Part B excess charges				100%					100%	100%	
Foreign travel emergency (up to plan limits)			80%	80%			80%	80%	80%	80%	
<b>Source: CMS</b>					<b>Out-of-Pocket limit in 2024</b>						
					\$7,060	\$3,530					

## Prescription Drugs — 5 Tiers of Co-Pays

A prescription drug plan will typically break the formulary into “tiers.” The tiers correspond to the copayment or coinsurance the beneficiary will pay.

Cost-sharing increases with the tier number. Tier 1 is the least expensive, tier 4 or 5 is the most expensive.

**Tier 1 – Preferred generic**

**Tier 2 – Non-preferred generic**

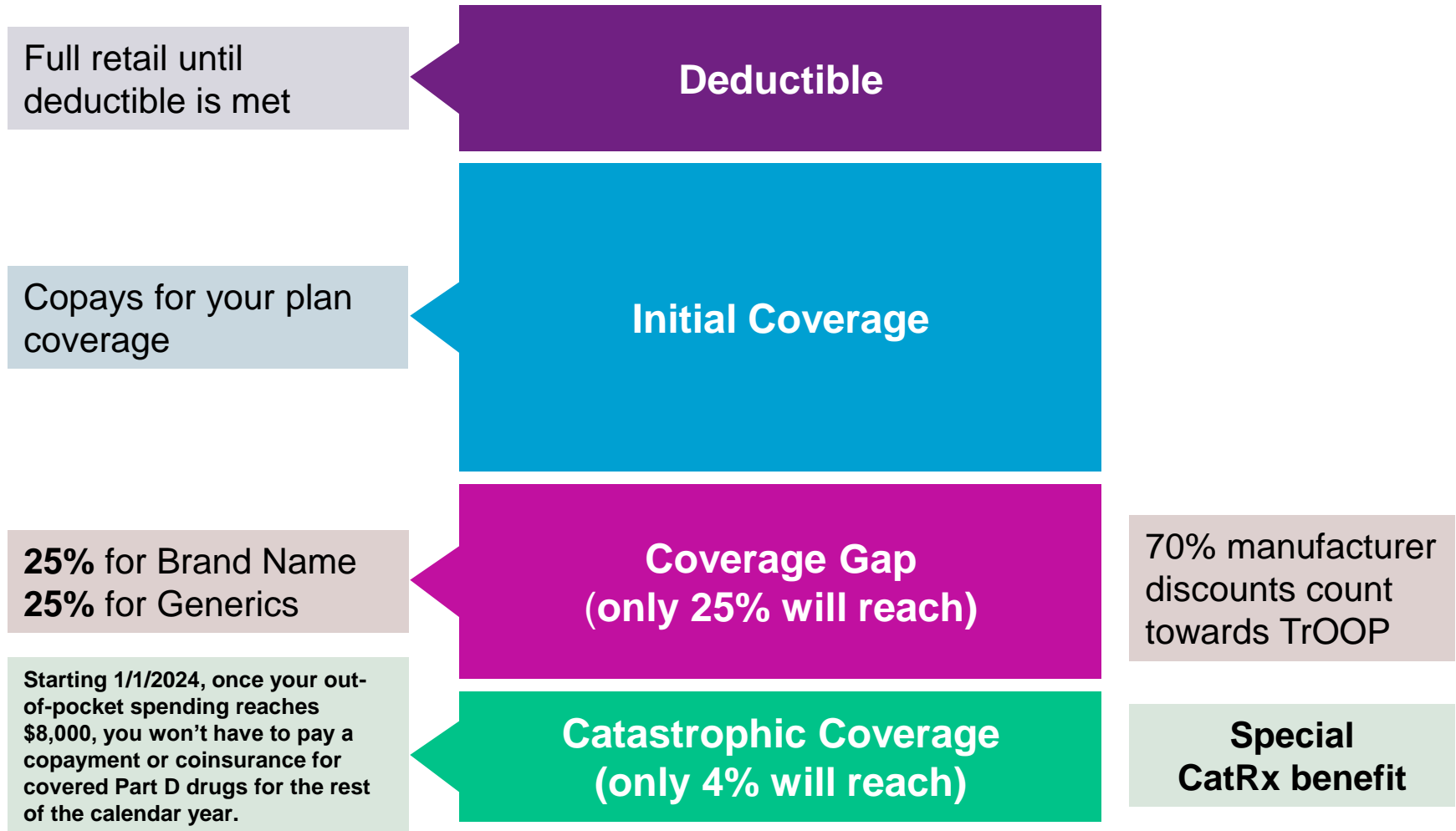
**Tier 3 – Preferred brand**

**Tier 4 – Non-preferred brand**

**Tier 5 – Specialty drugs**

# Medicare Prescription Drug Coverage 2024

## Beneficiary Pays



## Let's Look at Some Scenarios



**Medicare Advantage Plans**

- Healthy, not many doctor visits
- Routine care in one geographic area only
- Pay copay or coinsurance

**OR**



**Medigap**

- Many doctor/specialist visits
- Routine care anywhere in the USA that accepts Medicare
- Pay up front higher premium

# Medicare Options

## Option 1

### Medicare Advantage (HMO or PPO)

- Prefers low or no monthly premium
- May or may not include prescription drug coverage
- Comfortable with copays
- Familiar with network plans – limited or no availability in rural areas
- Preferred physicians are participating providers
- Not age-rated

### Prescription Drug Plan (PDP) - (Part D)

- Typically provides limited coverage in the Medicare Part D gap or “donut hole”
- Not age-rated

MAPD

Medigap

**NEEDS  
ASSESSMENT**

## Option 2

### Medigap (Medicare Supplement)

- Prefers monthly premium as opposed to paying at point of care
- Travels outside the Medicare Advantage service area
- Does not want a network-based plan
- Designed to cover gaps in Medicare A and B
- Premiums may vary base on Age, gender and smoker status
- No medical underwriting if elected when first available.

### Prescription Drug Plan (PDP) - (Part D)

- Typically provides limited coverage in the Medicare Part D gap or “donut hole”
- Not age-rated

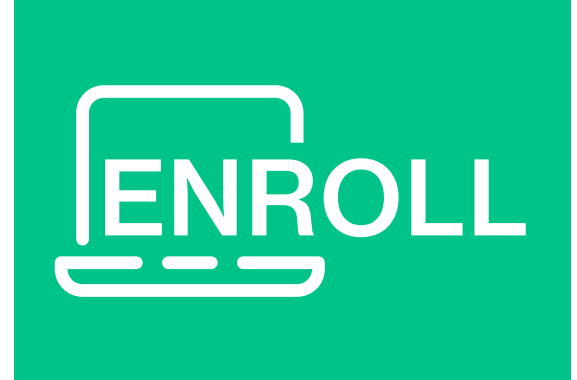


# How to Work With Us



# Via Benefits

Fast, safe, secure



Your time is valuable. Go to our website and take these steps to maximize your time.

## Pre-enrollment Call



We'll reach out to you before your enrollment begins to help:



Guide you through your benefit changes



Set up your online account



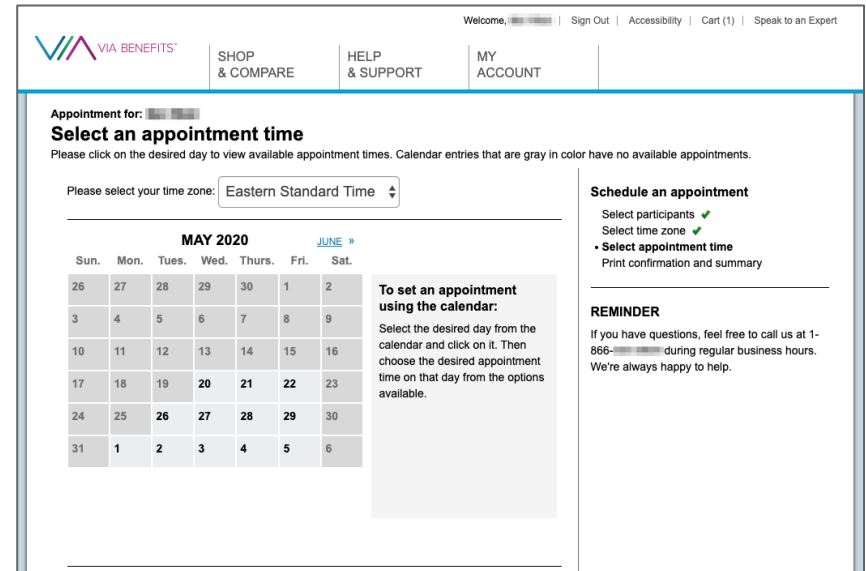
Identify the type of plans that work with your health needs, finances, and lifestyle



Decide to enroll by phone or on our website

If you are ready, don't wait for us! Contact us any time at **1-844-596-0460 (TTY:711)**. Go to [my.viabenefits.com/LockheedMartin](https://my.viabenefits.com/LockheedMartin), create an account, and start window-shopping.

# Schedule an Appointment

[Welcome, \[User\]](#) | [Sign Out](#) | [Accessibility](#) | [Cart \(1\)](#) | [Speak to an Expert](#)

[VIA BENEFITS™](#) | [SHOP & COMPARE](#) | [HELP & SUPPORT](#) | [MY ACCOUNT](#)

**Appointment for:** [User]

### Select an appointment time

Please click on the desired day to view available appointment times. Calendar entries that are gray in color have no available appointments.

Please select your time zone:

MAY 2020							<a href="#">JUNE »</a>
Sun.	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	
26	27	28	29	30	1	2	<b>To set an appointment using the calendar:</b> Select the desired day from the calendar and click on it. Then choose the desired appointment time on that day from the options available.
3	4	5	6	7	8	9	
10	11	12	13	14	15	16	
17	18	19	20	21	22	23	
24	25	26	27	28	29	30	
31	1	2	3	4	5	6	

**Schedule an appointment**

- Select participants ✓
- Select time zone ✓
- Select appointment time

Print confirmation and summary

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**REMINDER**

If you have questions, feel free to call us at 1-866-866-8666 during regular business hours. We're always happy to help.

1-844-596-0460 (TTY:711)  
 Mon-Fri 8:00am-7:00pm ET

[my.viabenefits.com/LockheedMartin](https://my.viabenefits.com/LockheedMartin)

## Enrollment Guide

- Pre-enrollment checklist
- Your enrollment period
- Information about your HRA
- [my.viabenefits.com/LockheedMartin](https://my.viabenefits.com/LockheedMartin)

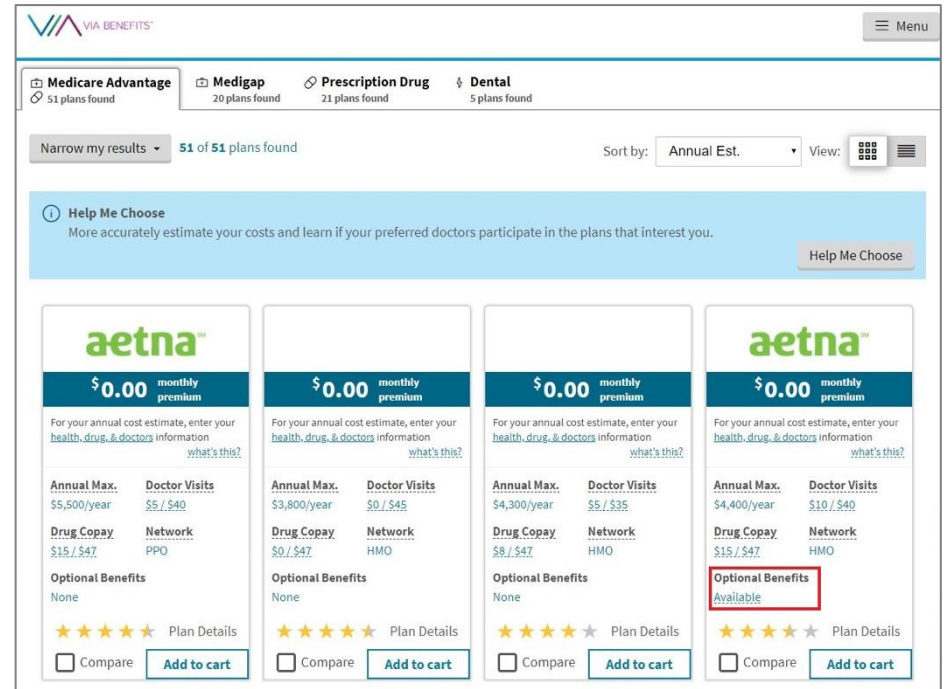


## Shop & Compare allows you to view Medicare plans available in your area

- Sort plans
- Compare plans side by side



Insurance companies update plans and pricing annually in October.



VIA BENEFITS

Menu

Medicare Advantage 51 plans found | Medigap 20 plans found | Prescription Drug 21 plans found | Dental 5 plans found

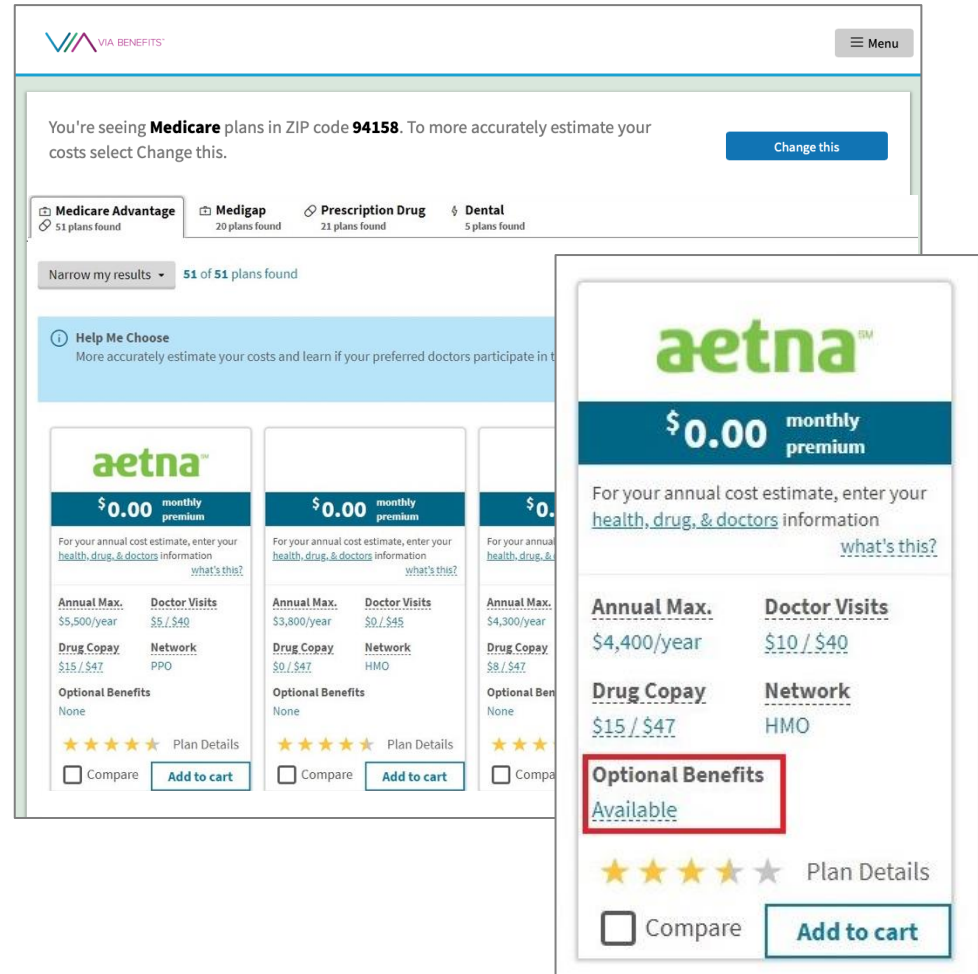
Narrow my results 51 of 51 plans found | Sort by: Annual Est. | View: [Grid/Menu]

**Help Me Choose**  
More accurately estimate your costs and learn if your preferred doctors participate in the plans that interest you. [Help Me Choose](#)

aetna™		aetna™		aetna™		aetna™	
\$0.00 monthly premium		\$0.00 monthly premium		\$0.00 monthly premium		\$0.00 monthly premium	
For your annual cost estimate, enter your health, drug, & doctors information <a href="#">what's this?</a>		For your annual cost estimate, enter your health, drug, & doctors information <a href="#">what's this?</a>		For your annual cost estimate, enter your health, drug, & doctors information <a href="#">what's this?</a>		For your annual cost estimate, enter your health, drug, & doctors information <a href="#">what's this?</a>	
<b>Annual Max.</b> \$5,500/year	<b>Doctor Visits</b> \$5 / \$40	<b>Annual Max.</b> \$3,800/year	<b>Doctor Visits</b> \$0 / \$45	<b>Annual Max.</b> \$4,300/year	<b>Doctor Visits</b> \$5 / \$35	<b>Annual Max.</b> \$4,400/year	<b>Doctor Visits</b> \$10 / \$40
<b>Drug Copay</b> \$15 / \$47	<b>Network</b> PPO	<b>Drug Copay</b> \$0 / \$47	<b>Network</b> HMO	<b>Drug Copay</b> \$8 / \$47	<b>Network</b> HMO	<b>Drug Copay</b> \$15 / \$47	<b>Network</b> HMO
<b>Optional Benefits</b> None		<b>Optional Benefits</b> None		<b>Optional Benefits</b> None		<b>Optional Benefits</b> Available	
★★★★★ Plan Details		★★★★★ Plan Details		★★★★★ Plan Details		★★★★★ Plan Details	
<input type="checkbox"/> Compare	<a href="#">Add to cart</a>	<input type="checkbox"/> Compare	<a href="#">Add to cart</a>	<input type="checkbox"/> Compare	<a href="#">Add to cart</a>	<input type="checkbox"/> Compare	<a href="#">Add to cart</a>

If the Medicare Advantage plan offers Optional Benefits, it's listed as shown. Some benefits offered are:

- Dental
- Vision
- Meal plans
- Gym memberships
- Hearing



The screenshot shows the Via Benefits website interface for Medicare Advantage plans. At the top, it says "You're seeing Medicare plans in ZIP code 94158. To more accurately estimate your costs select Change this." Below this are filters for "Medicare Advantage" (51 plans found), "Medigap" (20 plans found), "Prescription Drug" (21 plans found), and "Dental" (5 plans found). A "Narrow my results" dropdown shows "51 of 51 plans found".

A "Help Me Choose" section prompts users to "More accurately estimate your costs and learn if your preferred doctors participate in the plan." Below this are three plan cards, each with a "\$0.00 monthly premium".

The first plan card shows:
 

<b>Annual Max.</b> \$5,500/year	<b>Doctor Visits</b> \$5 / \$40
<b>Drug Copay</b> \$15 / \$47	<b>Network</b> PPO
<b>Optional Benefits</b> None	

The second plan card shows:
 

<b>Annual Max.</b> \$3,800/year	<b>Doctor Visits</b> \$0 / \$45
<b>Drug Copay</b> \$0 / \$47	<b>Network</b> HMO
<b>Optional Benefits</b> None	

The third plan card shows:
 

<b>Annual Max.</b> \$4,300/year	<b>Doctor Visits</b> \$10 / \$40
<b>Drug Copay</b> \$8 / \$47	<b>Network</b> HMO
<b>Optional Benefits</b> None	

A red box highlights the "Optional Benefits Available" text in the third plan card. Below the plan cards are "Compare" and "Add to cart" buttons for each plan.

Refine your choices with  
**Help Me Choose**  
[my.viabenefits.com/LockheedMartin](https://my.viabenefits.com/LockheedMartin)  
 View plan options with 24/7 access

The screenshot shows the Via Benefits website interface. At the top, it indicates the user is viewing Medicare plans in ZIP code 94158. Below this, there are filters for Medicare Advantage (8 plans), Medigap (21 plans), and Prescription Drug (22 plans). A 'Narrow my results' button shows 8 of 8 plans found. The 'Sort by' is set to 'Annual Est.' and the 'View' is set to a grid view. A prominent blue banner with a magnifying glass icon and the text 'Help Me Choose' is highlighted with a red box. The banner text reads: 'More accurately estimate your costs and learn if your preferred doctors participate in the plans that interest you.' Below the banner is a grid of four plan cards:

Health Net	Anthem	aetna	scan
<b>\$0.00</b> monthly premium	<b>\$0.00</b> monthly premium	<b>\$0.00</b> monthly premium	<b>\$32.00</b> monthly premium
For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <a href="#">what's this?</a>	For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <a href="#">what's this?</a>	For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <a href="#">what's this?</a>	For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <a href="#">what's this?</a>
<b>Annual Max.</b> \$4,400/year <b>Doctor Visits</b> \$5 / \$20 <b>Drug Copay</b> \$9 / \$47 <b>Network</b> HMO	<b>Annual Max.</b> \$6,700/year <b>Doctor Visits</b> \$5 / \$20 <b>Drug Copay</b> \$9 / \$47 <b>Network</b> HMO	<b>Annual Max.</b> \$4,200/year <b>Doctor Visits</b> \$9 / \$20 <b>Drug Copay</b> \$15 / \$47 <b>Network</b> HMO	<b>Annual Max.</b> \$6,700/year <b>Drug Copay</b> \$7 / 25% <b>Network</b> HMO
★★★★★ Plan Details <input type="checkbox"/> Compare <input type="button" value="Apply Now"/>	★★★★★ Plan Details <input type="checkbox"/> Compare <input type="button" value="Apply Now"/>	Star Rating not available Plan Details <input type="checkbox"/> Compare <input type="button" value="Apply Now"/>	★★★★★ Plan Details <input type="checkbox"/> Compare <input type="button" value="Apply Now"/>



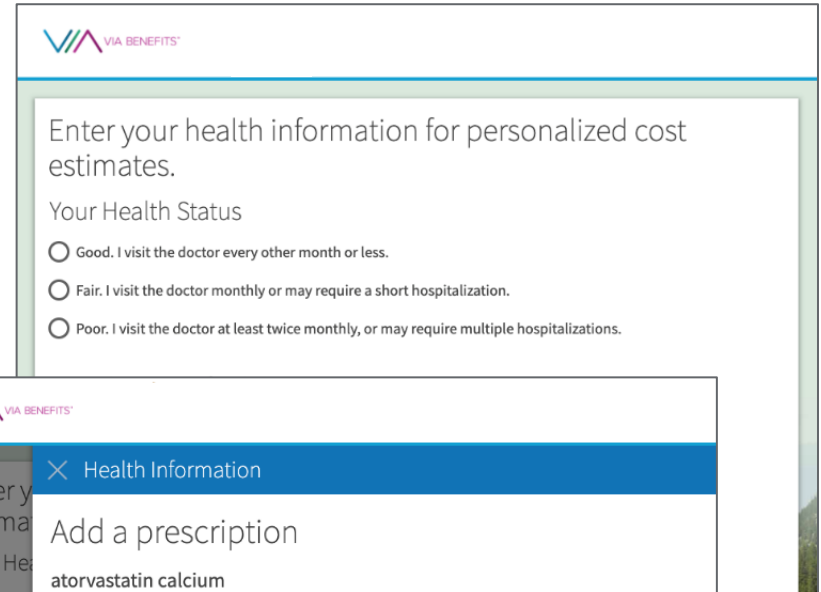
## Target drug plans which cover your prescriptions [my.viabenefits.com/LockheedMartin](https://my.viabenefits.com/LockheedMartin)

Enter your prescriptions

- Name
- Dosage
- Frequency



Discover the Part D plans which cover your prescriptions and estimate your annual out-of-pocket costs by entering in the prescription drugs you currently take.



VIA BENEFITS™

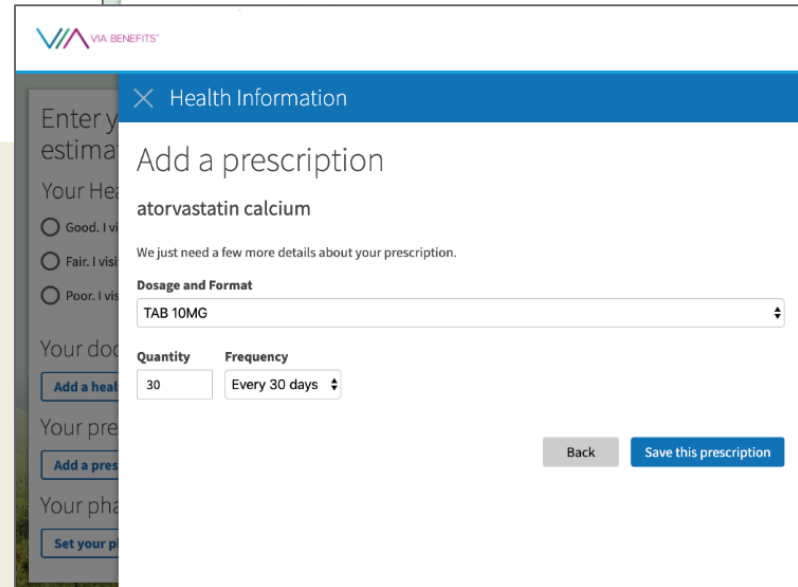
Enter your health information for personalized cost estimates.

Your Health Status

Good. I visit the doctor every other month or less.

Fair. I visit the doctor monthly or may require a short hospitalization.

Poor. I visit the doctor at least twice monthly, or may require multiple hospitalizations.



VIA BENEFITS™

Health Information

Add a prescription

atorvastatin calcium

We just need a few more details about your prescription.

Dosage and Format

TAB 10MG

Quantity: 30 Frequency: Every 30 days

Back Save this prescription

## Pre-Enrollment Checklist

- ✔ Consultation with a licensed benefit advisor or go online
- ✔ Create an account and enter providers and prescription drug information
- ✔ Complete a needs analysis
- ✔ Choose a plan type
- ✔ Decide to enroll by phone and make an appointment



### No appointment?

No problem, you can schedule one.

### Visit:

[my.viabenefits.com/LockheedMartin](https://my.viabenefits.com/LockheedMartin)

### Call:

1-844-596-0460 (TTY:711)



**Enroll During Your Enrollment Period**

**By Phone: 1-844-596-0460 (TTY:711)**

**Visit: [my.viabenefits.com/LockheedMartin](https://my.viabenefits.com/LockheedMartin)**



## Enroll on our Website

Fast, secure, easy

Can't Enroll on our Website?  
Call us and we'll take it from there



1-844-596-0460  
(TTY:711)

Note: Plans and rates for 2024 are available beginning October 1, 2023.

Shopping Cart (1 plan)

PLAN NAME	COVERAGE INCLUDES	PREMIUM
Aetna Medicare Value Plan (PPO) H5521-088	Explain this	\$0.00 per month
No dental plans have been selected.		
<a href="#">Shop for dental coverage</a>	Explain this	\$00.00
No vision plans have been selected.		
<a href="#">Shop for vision coverage</a>	Explain this	\$00.00
<b>Totals:</b>		<b>\$0.00</b> per month

Plan details and prices may change anytime at the discretion of the carriers. Medicare has neither reviewed nor endorsed this information.

[Start checkout](#)


Click Here

## Selection Confirmation Letter

- Review the plan(s) that you selected
- The Selection Confirmation Letter will be sent shortly after you enroll
- This letter confirms that your applications have been submitted



**This form cannot be used as proof of insurance**



Information Center  
2105 West 2300 South  
Salt Lake City, UT 84119

### Selection Confirmation

Your applications have been submitted for the plans listed below

1 1 SP 0,900  
\*\*\*\*\*SNGLP T1 P1  
John Sample  
1234 Street Name  
Any Town, State 00000

Dear John Sample,

This letter confirms that you have made your plan selection(s) for 2021, and that your applications have been submitted to the insurance carriers listed below. Please review this statement carefully to ensure it reflects the choices you have made. If the plans or premiums are not what you expected, please contact Via Benefits Insurance Services immediately at 1-000-000-0000.

This letter does not confirm acceptance of your applications or that your plans have been issued, and it cannot be used as proof of coverage. This letter only confirms that your applications have been submitted. Once your applications are accepted, you will begin to receive information directly from your insurance carrier.

**Please note:** Due to final rate approvals and insurance carrier applied discounts, final premiums may vary from those shown below. Your insurance carrier will contact you with your final premium cost.

Plan name	Premium	Requested coverage start date	Automatic Reimbursement status
Medical carrier name, plan name that might be more than two lines Confirmation #: App Confirmation ID	\$000.00 per month	January 1, 2021	Medical auto reimbursement status
Part D carrier name, plan name that might be more than two lines Confirmation #: App Confirmation ID	\$000.00 per month	January 1, 2021	RX auto reimbursement status
Dental carrier name, plan name that might be more than two lines Confirmation #: App Confirmation ID	\$000.00 per month	January 1, 2021	Dental auto reimbursement status
Vision carrier name, plan name that might be more than two lines Confirmation #: App Confirmation ID	\$000.00 per month	January 1, 2021	Vision auto reimbursement status

# Advocacy All Year Long

We're here to assist you when you need it

## Help & Support on our Website



**Help & Support**



**Shop & Compare**



**Help Me Choose**



**Coverage Checkup**

## During Business Hours



**1-844-596-0460 (TTY:711)**



Your plans will automatically renew from year to year. No need to re-enroll unless you want to make a change.

# Health Reimbursement Arrangement (HRA)



# Health Reimbursement Arrangement



## If you are eligible

Lockheed Martin will make an **annual contribution**



## Tax-free account

Used to reimburse you for eligible health care expenses



## Get reimbursed

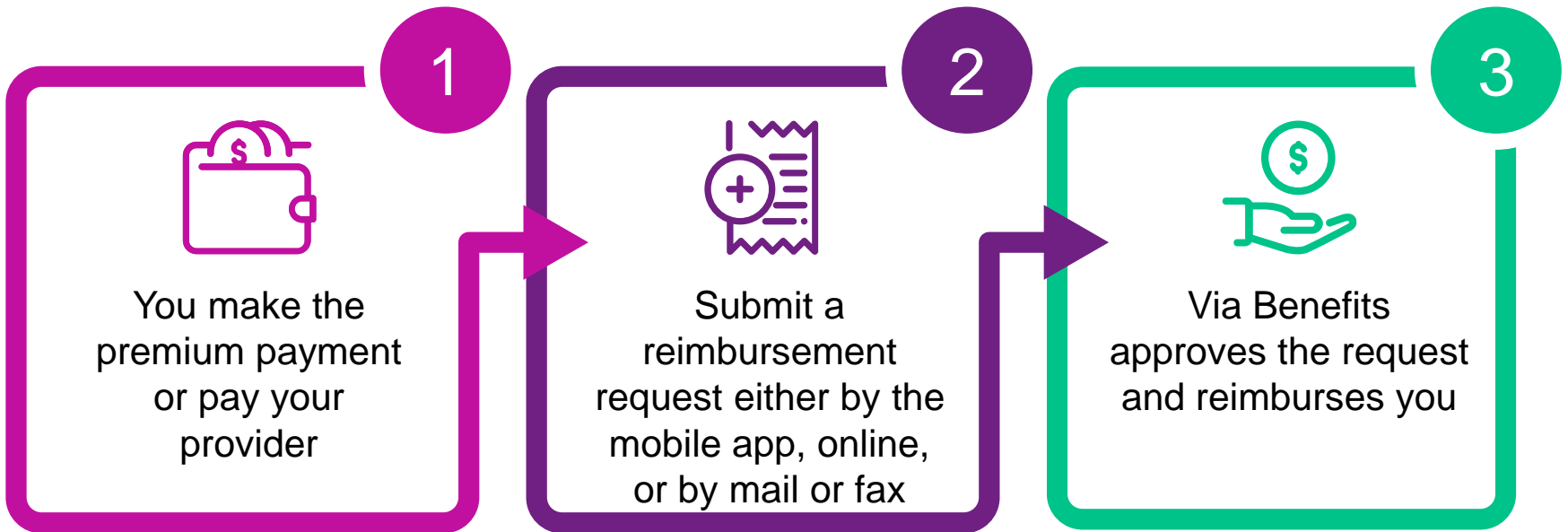
For eligible medical, prescription drug, dental and vision premiums as well as out-of-pocket expenses

Your HRA funding will be available: **1<sup>st</sup> of the month that you transition or qualify for funding**  
Unused funds **DO** roll over



# Health Reimbursement Arrangement

## How the HRA works



**Important:** You may be reimbursed up to the amount available in your HRA

# Maximize Your Account

## Sign in, Set Up, and Automate

- Sign onto your online account
- Set up Direct Deposit
- Automate your reimbursements
- Go paperless
- Submit reimbursement requests



Managing your HRA using our website is fast, safe, and secure, and up to 10 days faster than mail or fax

The screenshot displays the 'VIA BENEFITS' dashboard for user 'JOHN SAMPLE'. The navigation bar includes 'DASHBOARD', 'HRA', 'RECEIPTS', 'HELP CENTER', and the user name. The main content area features a 'Welcome' message with a snapshot of the account, two buttons for 'PREMIUM REIMBURSEMENT' and 'OUT-OF-POCKET REIMBURSEMENT', and a section for 'HRA Health Reimbursement Arrangement'. This section includes a table for 'Total Available Balance' (\$1,178.64), 'Payments on Hold' (\$256.12), and a 'Breakdown per Year' table. To the right, 'Account Updates' shows two processed contribution transactions. A 'Did you know?' section offers tips on updating payment methods, receiving text alerts, and going electronic.

Total Available Balance	
Total Available Balance	\$1,178.64

Payments on Hold	
Payments on Hold	\$256.12
Scheduled Payments	\$436.12

Breakdown per Year	
Available From 2019	+\$256.12
Available From 2018	+\$589.32
Available From 2017	+\$157.43
Available From 2016	+\$175.77

Account Updates		
HRA	Contribution +\$500.00	PROCESSED
HRA	Contribution +\$300.00	PROCESSED

# Via Benefits Accounts Mobile App

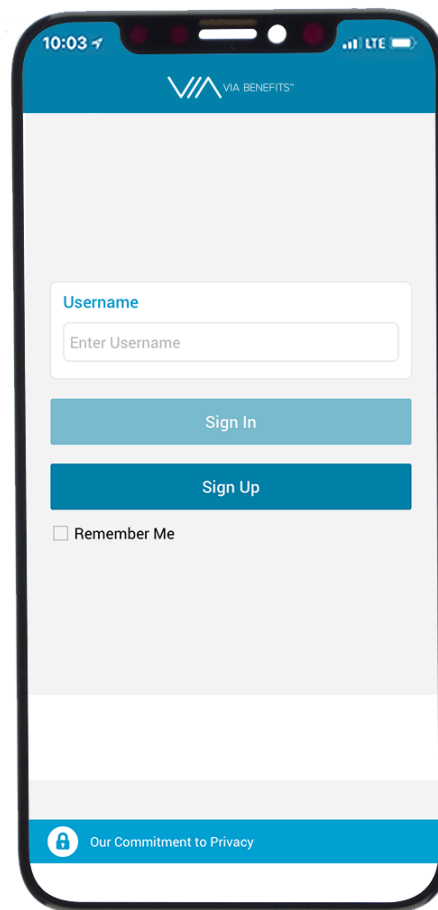
HRA Management on the go

## With the mobile app you can:

- Check reimbursement status
- Check available balance
- Submit new reimbursement requests
- Take a picture and attach documents to your reimbursement requests

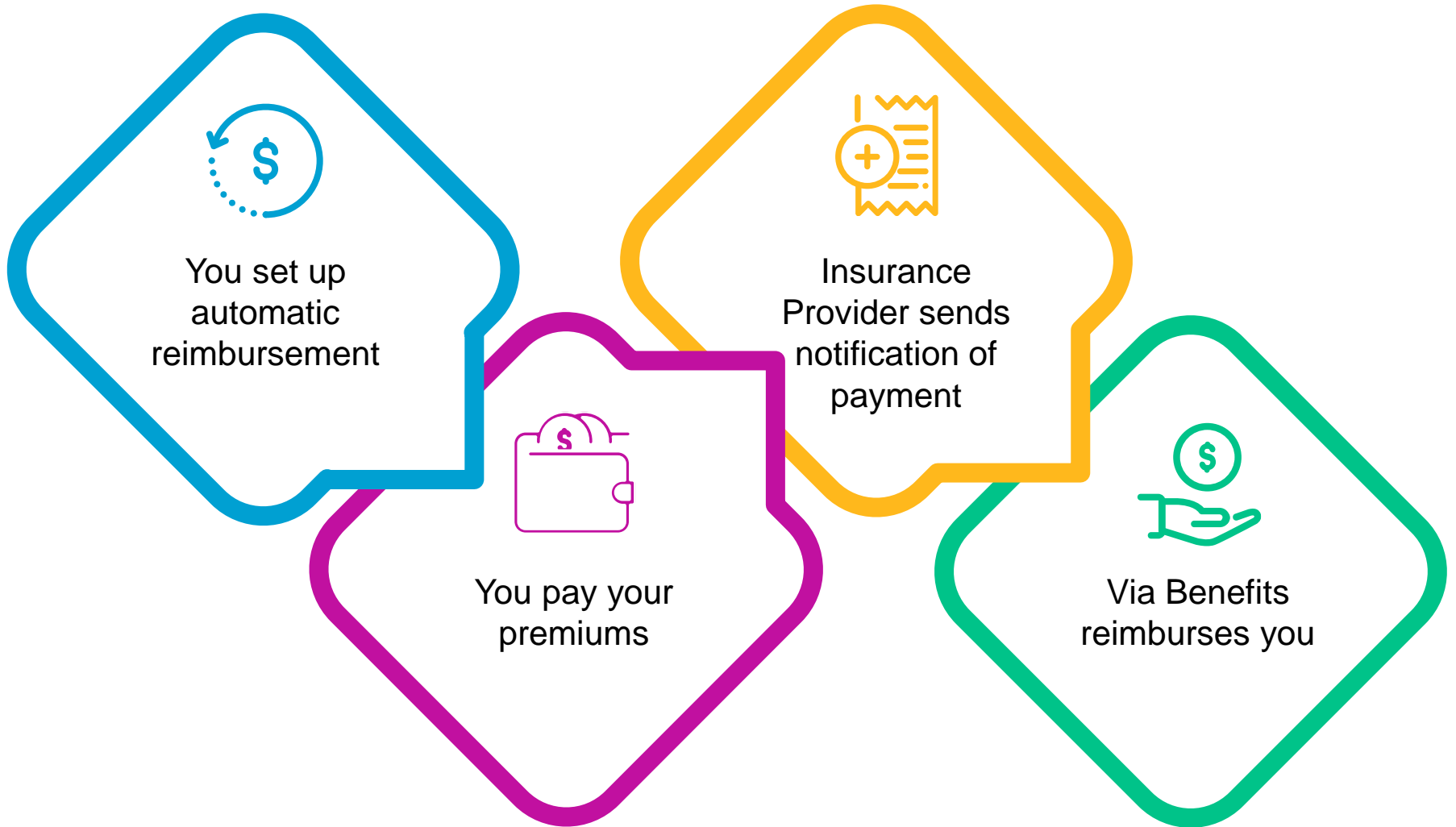


All from your smartphone or tablet  
Available for iOS and Android



# Health Reimbursement Arrangement

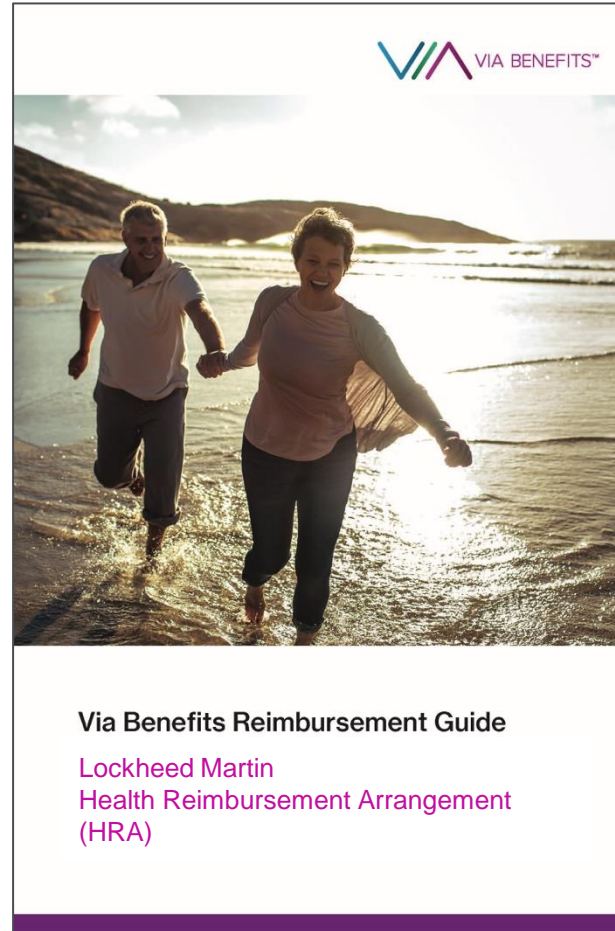
Sign in, Set up and Automate



# Qualify for Your Health Reimbursement Arrangement

## Via Benefits Reimbursement Guide

- Enroll in a medical plan through Via Benefits before your enrollment period ends to have access to your HRA
- You must remain enrolled through Via Benefits to continue to have access to your HRA or forever forfeit rights to your HRA
- If you do need to make a change in your medical plan, make sure to make that change through Via Benefits to remain qualified.



# Important Reminders

## Enrollment Checklist

- ✓ Pre-enrollment consultation with a licensed benefit advisor or go to our website
- ✓ Create an account and enter providers and prescription drug information
- ✓ Choose a plan type
- ✓ Decide to enroll online or by phone
- ✓ Schedule an enrollment appointment if enrolling by phone
- ✓ Enroll on our website or over the phone before your enrollment window ends



### No appointment?

No problem, you can schedule one.

### Online:

[my.viabenefits.com/LockheedMartin](https://my.viabenefits.com/LockheedMartin)

### Call:

**1-844-596-0460 (TTY:711)**

# Education and Communications

## 64<sup>th</sup> Birthday Introduction Letter

We'll help you understand plan costs <<and your funding options>>.

Via Benefits licensed benefit advisors will help you understand and compare the costs of various plans and evaluate how they fit your financial situation.

If you receive a federal tax credit for your current coverage through a public marketplace, you will no longer receive it when you become eligible for Medicare.

<<of Funding You>>

If you have an employer-sponsored HRA, you can use it to reimburse eligible expenses. Pairing your HRA with Medicare coverage purchased through Via Benefits allows you to maximize your account for greater convenience.

**Timing is important.**

You have a seven-month window, called the Initial Enrollment Period, to enroll in Medicare. It starts three months before the month you turn 65 and ends three months after the month you turn 65. The timeline below shows when you'll be eligible.



**MEDICARE**

**64<sup>th</sup> BIRTHDAY**

**7 MONTHS BEFORE**

You are eligible for Medicare enrollment starting 3 months before your 65th birthday.

**Original Medicare**

PART A	PART B	PART C OR MEDICARE ADVANTAGE	PART D	MEDICARE SUPPLEMENT OR MEDIGAP
Helps pay for hospital care or other care in an skilled nursing facility following a hospital stay.	Helps pay for doctors' and other care in an skilled nursing facility following a hospital stay.	Includes Medicare A, B and sometimes D. These plans may include additional benefits, such as vision, hearing and dental coverage.	Helps cover the costs of prescription drugs.	Is extra insurance that helps cover what Medicare Parts A and B don't.

Original Medicare usually covers about 80% of Medicare-approved costs since you have paid your deductible. You are responsible for the other 20%.



Visit: [url](#)

## 7 Months Prior to 65<sup>th</sup> Birthday

Don't worry! We've simplified the steps you need to take as you approach Medicare eligibility.

**To-do list:**

- 1 Enroll in Medicare Parts A & B during your Initial Enrollment Period, as early as three months before the month of your birthday. To learn more, contact your local Social Security office, visit [www.ssa.gov](#), or call 1-800-772-1231 (T 1-800-328-6897) Monday through Friday, 7 a.m. to 7 p.m. ET.
- 2 Create an account at <<url>> and start shopping for a new plan.

**Welcome to the Family!**

At Via Benefits, we put your needs first. We call our approach the "Family Standard," which means we treat you with the level of care and consideration we'd want for our own family.

Meet a few members of the Via Benefits team:

**We're in this together.**

"Thanks to my parents, I learned how rewarding it is to serve our elders and be a light to them. I'd be lost with this business because I can serve seniors every day."

— Nicholas, Account, Senior Excellence Leader

**We understand everyone has different needs.**

"My mom has multiple ailments, and has lived with me for ten years, so I'm quickly aware of how important it is to have not just health care coverage, but coverage that can be tailored to specific health care needs."

— Jill Nafus, Benefits Consultant

**Professional service is personal to us.**

"The values my father instilled in me—excellence and pride in a job well done—inform every phase of our training programs. His competence and the respect he gives to everyone have served as a blueprint for me."

— Nathan Mason, Head of Training and Development

Visit: [ClientPhoneNumber](#)

## 3 Months Prior to 65<sup>th</sup> Birthday




**Introducing Via Benefits**

**Prepare for Your Medicare Coverage Enrollment**

# Enrollment Process if you are under Age 65 when you retire

- Request/submit retirement package as early as 90 days prior to retirement commencement date
- The Lockheed Martin Employee Service Center (LMESC) will send you a notice reminding you of eligibility for Via Benefits as you approach Age 65
- Via Benefits will start sending you information/reminders if you are between ages 64 and 65. Enrollment information will be sent if you are at or over Age 65
- Enroll in Medicare Parts A and B prior to turning Age 65
- If you want your spouse to be eligible for the HRA Subsidy, contact the LMESC to ensure spouse information is up-to-date and ask them to ensure your spouse is on the file to Via Benefits
- Contact Via Benefits to start enrollment process prior to 65<sup>th</sup> birthday.
- Review plan offerings/make decisions on which plan(s) you want
  - Enroll in plans through Via Benefits
    - Enrollment process can take up to 90 minutes per person due to Medicare enrollment requirements
  - Set up reimbursement method (various)

## After Enrollment:

- Make sure to keep address up-to-date with Via Benefits.
- Each Annual Enrollment remember to contact Via Benefits directly to review or change plans. Enrollment directly with the carrier can disqualify you for the HRA subsidy until you can re-enroll through Via Benefits



# Enrollment Process if over Age 65 when you retire

- Request/submit retirement package as early as 90 days prior to retirement commencement date
- Enroll in Medicare Parts A and B prior to retirement commencement date
- If you want your spouse to be eligible for the HRA Subsidy, contact the LMESC to ensure spouse information is up-to-date and ask them to ensure your spouse is on the file to Via Benefits
- Contact Via Benefits to start enrollment process after you have submitted your completed retirement package.
  - Review plan offerings/make decisions on which plan(s) you want
  - Enroll in plans through Via Benefits
    - Enrollment process can take up to 90 minutes per person due to Medicare enrollment requirements
  - Set up reimbursement method (various)

## After Enrollment:

- Make sure to keep address up to date with Via Benefits.
- Each Annual Enrollment remember to contact Via Benefits directly to review or change plans. Enrollment directly with the carrier can disqualify you for the HRA subsidy until you can re-enroll through Via Benefits

**Call Now, We Are Ready!**

**1-844-596-0460**

**My.ViaBenefits.com/LockheedMartin**

