

**Introducing
Via Benefits**



**Prepare for Your Medicare
Coverage Enrollment**



EMORY
UNIVERSITY

EMORY
HEALTHCARE



Introducing Via Benefits

Trusted advisor to more than two million Medicare-eligible people

Emory University and Emory Healthcare (Emory) has chosen Via Benefits Insurance Services to help you find new coverage. Via Benefits has assisted more than two million Medicare-eligible people review, choose, and enroll in individual Medicare coverage. The Via Benefits care team and online decision support tools will help you understand and compare your options, so you can decide which plan fits your medical and financial needs.

Via Benefits is not an insurance carrier. We're the nation's largest Medicare marketplace, offering a wide variety of plans from leading health insurance carriers. We're your guide and a knowledgeable advocate whose goal is to help you navigate your options and feel confident about your coverage.

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.



IMPORTANT!

Enroll before your program eligibility start date.



We're Here to Assist You

Visit:

my.viabenefits.com/emory

Call:

1-855-241-5720 | (TTY: 711)

Hours:

Monday through Friday

8:00 a.m. to 7:00 p.m. Eastern Time

Included in this booklet

Introducing Via Benefits outlines our services; explains how to assess, choose, and enroll in new coverage; and tells you what to expect after you have enrolled. Please review it carefully.

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



Dear John Sample,

To help you assess, choose, and enroll in new coverage, Emory University and Emory Healthcare (Emory) has partnered with Via Benefits Insurance Services.

Making health insurance decisions like these can be stressful, and the Via Benefits care team is here to help make this process go smoothly. This booklet, *Introducing Via Benefits*, explains how we work with you to find coverage that meets your health and financial needs. Our process has helped over two million retirees evaluate and enroll in Medicare plans.

Review this booklet to take advantage of Via Benefits support. We have video tutorials and information to help answer your questions and help you understand how to use our services.

We're with you at every step to make your transition as smooth as possible. We look forward to assisting you.

Sincerely,
Via Benefits









What to Expect From Via Benefits

Personalized, step-by-step guidance

Our easy-to-use online tools and care team help you understand your options and select the coverage that fits your needs.

Knowledgeable assistance

We specialize in Medicare, and our care team goes through annual training and certification. They're available to help you make an informed and confident decision.

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 better coverage than you have now, at a lower cost.

Via Benefits Overview



Pre-Enrollment Checklist

- Create a Via Benefits Profile.
my.viabenefits.com/emory
 - Add your providers, prescriptions, and pharmacy.
 - Add email address and update preferences.
- Call us at 1-855-241-5720 and complete your Medicare assessment.
 - Schedule your enrollment appointment during the call.

Visit: my.viabenefits.com/emory

Under the headline of **Videos**, view:

- Intro to Via Benefits**
- Create a Via Benefits Profile**



Enrollment Checklist

- Call us at your scheduled appointment time.
- Enroll using the Via Benefits website any time.

Visit: my.viabenefits.com/emory

Under the headline of **Videos**, view:

- Prepare to Enroll**
- Shop and Enroll Using Via Benefits**



Post-Enrollment Checklist

- Watch for communications about your new coverage.

Visit: my.viabenefits.com/emory

Under the headline of **Videos**, view:

- Welcome to Via Benefits!**

Pre-enrollment

Create a Via Benefits Profile

Create a Via Benefits Profile either by visiting my.viabenefits.com/emory or by calling 1-855-241-5720. We use the information in your profile to help you choose the type of plans that work with your needs.

Items needed include:



Your Medicare card with the Medicare Parts A and B* start dates



A list of your current prescriptions



A list of your current health care providers

Conduct a Medicare assessment

Set yourself up for an easier enrollment by calling us and completing a Medicare assessment. The goal of the assessment is to help understand and evaluate plans based on your needs and answer any of your questions. We'll take the time you need to make a confident choice.

Call us now at 1-855-241-5720 to complete this assessment.

*To enroll in Medicare Part B, please contact the Social Security Administration either by calling 1-800-772-1213 (TTY 1-800-325-0778) or going to ssa.gov/benefits/medicare.





Learn about plan types

Choosing the type of plan to fit your needs will be your most significant decision and a key outcome of your assessment. Medicare Supplement Insurance (Medigap) or Medicare Advantage plans have cost-sharing and network differences. Both types of plans provide coverage for your health needs, but each works differently with Medicare Parts A and B (also known as Original Medicare). Deciding which plan type is right for you depends on your lifestyle, health, and financial needs.

Original Medicare covers about 80% of health care costs. Part A is hospital insurance, and Part B is medical insurance. Medicare Parts A and B cover limited, if any, prescription drug, dental, and vision costs. To cover the remaining 20%, you'll need to purchase Medicare Supplemental Insurance (Medigap) with a Part D Prescription Drug plan or a Medicare Advantage plan.

Consider adding extra protection with optional benefits. Optional benefits help guard against unexpected health costs and add coverage where you need it, i.e., dental, vision, and hearing.

On the following two pages is a general comparison of the types of plans available to you.

Medigap and Part D Prescription Drug

A Medigap policy paired with a Part D Prescription Drug plan works with Medicare Parts A and B. The Medigap policy helps pay for out-of-pocket health expenses, such as copays and deductibles. The Part D Prescription Drug plan helps pay for prescription drug costs.

Key Features



Higher premiums and lower copays and coinsurance



See any provider that accepts Medicare with no referrals



Medigap works with Parts A and B, and a Part D plan is purchased separately



Add dental, vision, and hearing insurance separately

Optional benefits to add to Medigap and Part D

Medigap and Part D plans don't include dental or vision services or hearing aids coverage. A combined dental, vision, and hearing plan covers those services and protects against unexpected expenses.

Medicare Advantage With Prescription Drug

Known as Medicare Part C, this plan combines Medicare Parts A and B, medical, and prescription drug coverage to operate as an all-in-one plan. These plans have networks, so you'll want to check if those plans include your preferred doctors.

Key Features

✓	Zero or low premiums with higher copays and coinsurance
✓	Preferred rates for in-network providers
✓	An all-in-one plan combining medical and prescription drug coverage with Parts A and B
✓	Some plans cover dental and vision and may add gym memberships, transportation service, meal delivery, and other benefits

Optional benefits to add to Medicare Advantage

Support your Medicare Advantage plan with hospital indemnity insurance. If you have an unexpected hospital stay, a **hospital indemnity** plan provides funds directly to you to pay for deductibles, copays, coinsurance, or other expenses.

Guaranteed Issue

By law, if you're transitioning from group coverage, you have guaranteed issue rights. Guaranteed issue means you have the right to purchase medical insurance without being turned down based on your medical history or preexisting conditions.

Enrollment

After preparing your information and reviewing your options, you'll be ready to enroll. To make an appointment to enroll, visit the Via Benefits website or call 1-855-241-5720.

Take the time before you enroll to gather your information and conduct an assessment to make your enrollment as effortless as possible.

We look forward to guiding you through your benefit changes and helping you select and enroll in a plan.

Frequently Asked Questions (FAQs)

Via Benefits has worked with more than two million people to help them simplify their 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 similar benefits to your current plan, and you may also find coverage that provides a better match for your needs. Because we provide multiple options, you'll be able to find a plan that fits your medical and financial needs.

Do I need to have an enrollment appointment to enroll?

We recommend you have an appointment if you are enrolling over the phone. You don't need an appointment if using the website to enroll.



We hope you found this information helpful, and we look forward to working with you soon!



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Salt Lake City, UT 84119



Important!

Time-sensitive information regarding
your health benefits are enclosed.