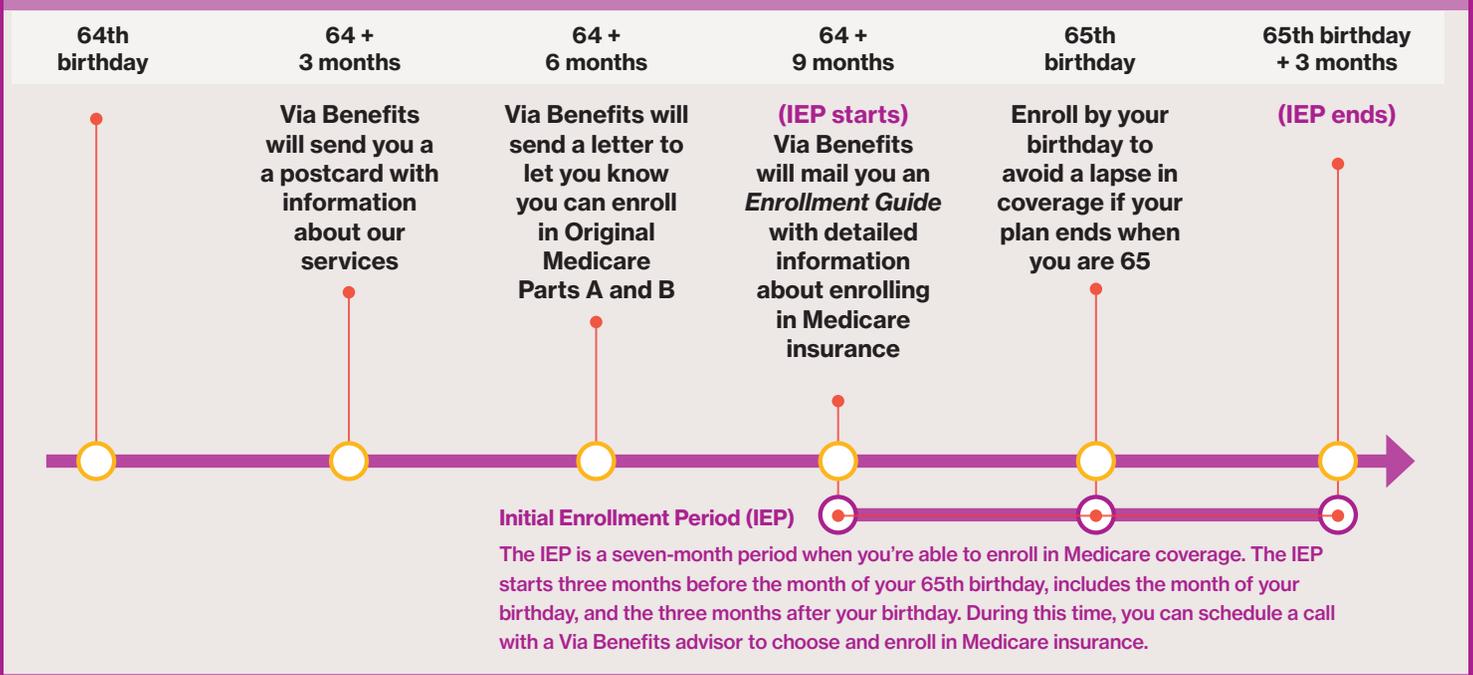




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 \*\*\*\*\*SNGLP T1 P1  
 John Sample  
 123 Main Street  
 South Jordan, UT 84095

**Please open. Time-sensitive materials.**

## Medicare Enrollment Timeline



# Via Benefits: Your One-Stop Shop for Individual Medicare Insurance!



Dear John Sample,

FCA US has selected Via Benefits Insurance Services to help you choose additional individual Medicare coverage as you approach your 65th birthday and become eligible for Medicare. While your 65th birthday is still months away, it's not too early to learn about your coverage options since Medicare is complex and can take some time to understand.

## Why Via Benefits

FCA US chose Via Benefits to help you navigate the complexities of Medicare. Via Benefits helps to simplify your choices and answer your questions. We work with your health and financial requirements to find plans that fit you. We are the nation's largest Medicare insurance marketplace and have helped more than 1.8 million retirees choose additional Medicare insurance. In our marketplace, you can easily shop and compare plans from the nation's leading insurers while receiving personalized, unbiased support from benefit advisors who are licensed insurance agents. Our benefit advisors guide you through your options and assist to enroll you in coverage that fits your needs and budget. Best of all, our services are provided free of charge.

## Helpful Medicare information

If you're unfamiliar with Medicare, it may be helpful to understand ways in which Medicare differs from the coverage you currently have. Key differences include:

- **Coverage choices:** Original Medicare, Parts A and B, only covers about 80% of your total health care cost. To get the right level of coverage, you'll need to supplement Original Medicare with additional medical and/or pharmacy coverage. Your coverage choices will differ since Medicare includes a number of separate "Parts" and plans that cover different health care services. Additionally, Medicare plans only cover individuals, so family members cannot be included in your coverage.
- **Funding options:** If you receive a federal tax credit through the public marketplace for your current coverage, you will no longer be able to receive it when you become eligible for Medicare. If an employer funded arrangement is available to you, and you qualify (or qualified) at retirement, you'll be able to use those funds for reimbursement of eligible health care expenses.
- **Initial Enrollment Period (IEP):** The IEP is a seven-month period when you're able to enroll in Medicare coverage. The IEP starts three months before the month of your 65th birthday, includes the month of your birthday and the three months after your birthday.

## Next steps

Learn more about your Medicare options through these Via Benefits resources:

- **Via Benefits Webinar:** Join a free, live webinar by phone or online, or watch a recorded presentation. To register for a live webinar or to watch the pre-recorded presentation, visit: [www.ViaBenefitsEvents.com](http://www.ViaBenefitsEvents.com).
- **Via Benefits website:** Go to our website and familiarize yourself with the Medicare plans available in your area.
- **Phone support:** Call us at the number below to answer any questions you may have. We're here to help!

In the coming months, you'll receive more information from us to help you prepare for your Medicare enrollment. Three months prior to your 65th birthday, you'll enter the Initial Enrollment Period (IEP), when you'll be able to enroll in Medicare coverage. At that time, you can schedule a call with a Via Benefits licensed benefit advisor to choose and enroll in additional coverage that fits your needs.

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

Sincerely,  
The Via Benefits Team



Online: [my.viabenefits.com/fca](http://my.viabenefits.com/fca)  
Phone: 1-855-885-5724 | (TTY: 711)  
Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time

