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# IMPORTANT NEWS

Medicare coverage and available services through Via Benefits

## Greetings!

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. Via Benefits is available to help make understanding Medicare and choosing new coverage as simple as possible.

## Via Benefits offers:

- The nation's largest Medicare marketplace — with a selection of plans offered by leading insurers.
- Knowledgeable benefit advisors who are licensed insurance agents will guide you through the process of finding and enrolling in coverage that fits your needs and financial situation.
- Online tools to help you review plans and calculate costs.
- Help is just a phone call away.
- All services are free of charge.

## Learn more

Learn more about Medicare plans with these 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 listed below to shop and compare plans available in your area.
- **Call us:** We can answer your questions and help you prepare for your enrollment, at the phone number listed below.

## Next steps

In the coming months, you'll receive detailed information in the mail about your upcoming enrollment, including information on additional Medicare coverage and how Via Benefits can help guide you through the evaluation and enrollment process. This information prepares you to enroll in a Medicare plan through Via Benefits, which occurs during your Initial Enrollment Period (beginning three months prior to your 65th birthday). If you have any questions, please contact us at the number below.



**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**



## Wondering how Medicare may differ from your health plan? Here are a few key differences:

- **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 offers a funding arrangement, and you qualify (or qualified) at retirement, you'll be able to use those funds for reimbursement for 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.