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John Sample
123 Main Street
South Jordan, UT 84095

Please open. Time-sensitive materials.

Did you know?

Before searching for Medicare coverage, it may be helpful to understand how Medicare may differ from the coverage you've had. Here are some 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 public marketplace for your current coverage, you will no longer be able to receive it when you become eligible for Medicare. If an employer funding arrangement is available to you, and you qualify (or qualified) at retirement, you'll be able to use those funds for reimbursement for eligible health care expenses including premiums.
- **Initial Enrollment Period (IEP):** The IEP is a seven-month period when you're able to enroll in Medicare coverage. Your IEP starts three months before the month of your 65th birthday, includes the month of your birthday, and the three months after your birthday.

Prepare for Your Upcoming Enrollment in an Individual Medicare Plan



Dear John Sample,

In less than six months, you will become eligible for Medicare. FCA US has selected Via Benefits Insurance Services to help you select additional Medicare coverage.

When you become eligible for Medicare, navigating Medicare's many choices can be complex. Via Benefits is available to help make choosing coverage as simple as possible. As the nation's largest Medicare insurance marketplace, you can select from a range of plans offered by leading insurers. Additionally, our benefit advisors, who are licensed insurance agents, have helped more than a million people select and enroll in coverage that meets their health and financial needs. Best of all, our services are free of charge.

Next Steps:

1. Enroll in Medicare Parts A and B.

Your first step is to enroll in Medicare Parts A and B (Original Medicare). If you already have it, that's great! Before purchasing coverage, you must first be enrolled in both Medicare Parts A and B. You can apply for Medicare Parts A and B up to three months prior to your desired effective date. To learn more about enrolling in Original Medicare, contact your local Social Security office, visit www.ssa.gov, or call 1-800-772-1213 (TTY 1-800-325-0778) between 7:00 a.m. and 7:00 p.m. Eastern Time, Monday through Friday.

Please Note: If you are not yet 65, you can apply for Medicare Parts A and B beginning three months before the month in which you turn 65.

2. Call to make an appointment with a Via Benefits licensed benefit advisor.

Schedule an appointment with a Via Benefits advisor, to discuss your Medicare coverage options.

3. Learn about Medicare Plans.

Although you will not be able to enroll in a Medicare plan until three months prior to the month you turn 65, you can join one of our webinars or watch a recording to help you learn how additional Medicare coverage works. The information about our webinars is on the next page.



Online: 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

Via Benefits Medicare educational webinars are free.

We offer both live and on-demand (recorded) webcasts. If you choose to attend a live webcast, you'll have the opportunity to ask the presenter questions.

- **Via Benefits Webinar:** Join a free, live webinar by phone or online. To register for a live webinar visit: www.ViaBenefitsEvents.com.
- **On-Demand Webcast:** You can view this webcast anytime from your computer. For more information visit: www.ViaBenefitsEvents.com.

