VIA BENEFITS®

Prepare for Your Medicare Coverage Enrollment

Benefit Connect

Introducing Via Benefits

Trusted advisor to more than two million Medicare-eligible people

FCA has partnered with Via Benefits Insurance Services to help you make an informed decision about your new coverage. Via Benefits combines Medicare expertise, a human-focused approach, and powerful, proprietary digital tools to help you choose, enroll, and maintain coverage that fits your medical and financial needs.

Via Benefits is not an insurance carrier. We're the nation's largest Medicare marketplace, providing a premier selection of Medicare plan options from the leading national and local health insurance carriers. Our empathetic, experienced licensed benefit advisors can skillfully guide you through the complex Medicare insurance landscape, turning a tough task into a delightful experience.

> 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**.

FCA
U1C-EG-NODV-2025

What to Expect From Via Benefits

Personalized, step-by-step guidance

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

Knowledgeable assistance

We specialize in Medicare, and our licensed benefit advisors go 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. We offer a range of options so you can find the right coverage for your health and financial needs.

Via Benefits Overview

Pre-Enrollment Checklist

- ☐ Create a Via Benefits Profile.
  my.viabenefits.com/fca
  - Add your providers, prescriptions, and pharmacy.
  - Add email address and update preferences.
- ☐ Call us at 1-855-885-5724 and complete your Medicare assessment.
  - Schedule your enrollment appointment during the call.

Visit: **my.viabenefits.com/fca**
Under the headline of **Videos**, select and view the video in the **Pre-Enrollment** tab.

Enrollment Checklist

- ☐ Call us at your scheduled appointment to enroll.
- ☐ Or enroll using the Via Benefits website.

Visit: **my.viabenefits.com/fca**
Under the headline of **Videos**, select and view the video in the **Enrollment** tab.

Post-Enrollment Checklist

- ☐ Watch for communications about your new coverage.

Visit: **my.viabenefits.com/fca**
Under the headline of **Videos**, select and view the video in the **Post-Enrollment** tab.

Pre-enrollment

Create a Via Benefits Profile

Create a Via Benefits Profile either by visiting **my.viabenefits.com/fca** or by calling 1-855-885-5724. We use the information in your profile to help you choose the type of plans that work with your needs.

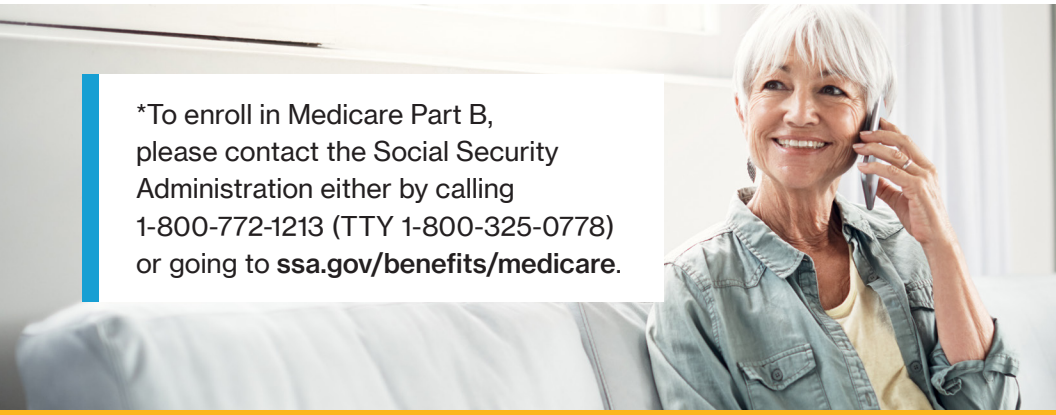
Items needed include:

- Your Medicare card with the Medicare Number, and 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 1-855-885-5724 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. 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 Protection plans. These plans help guard against unexpected health costs and add coverage where you need it.

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
- ✓ Most plans cover emergency services outside the U.S.

Protection plans to add to Medigap and Part D

Support your Medigap plan with Protection plans. These benefits can pay you a cash benefit in case of an accident or a diagnosis of critical illness. They work independently of other medical insurance and are paid directly to you, regardless of where or how you incur the medical costs

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
- ✓ Plans generally don't cover medical care outside the U.S.

Protection plans 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 <<ClientPhoneNumber>>.

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.

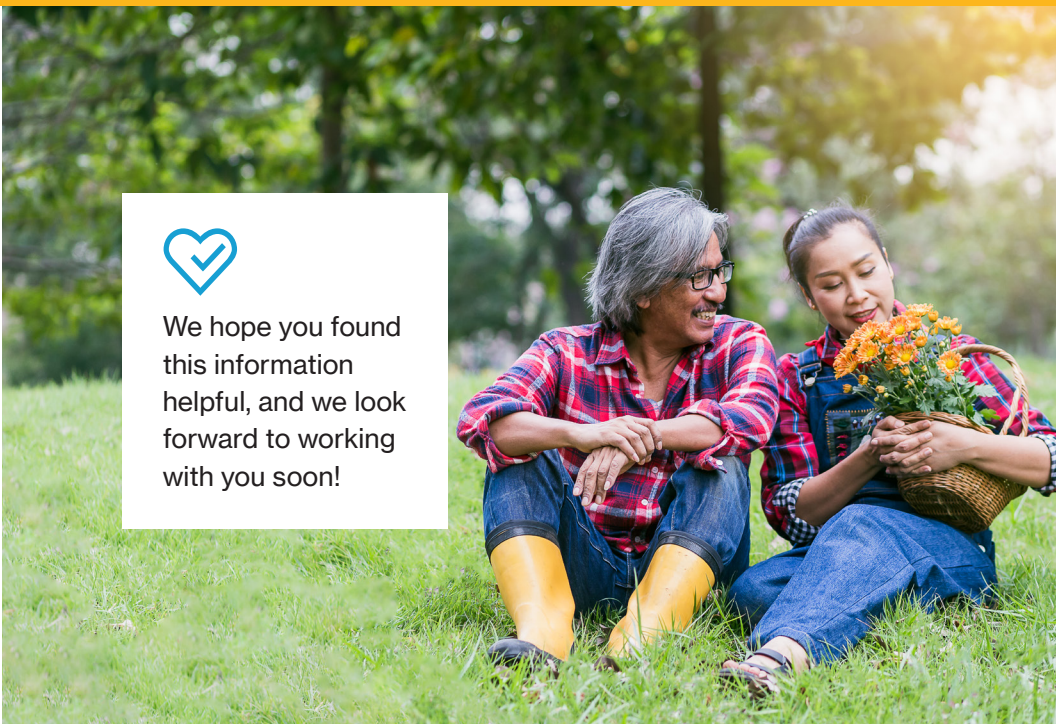
Will my new plan be as good as my current plan?

Because we give you access to multiple options, you'll be able to compare plans and find the one that most closely matches your specific 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.

*Please note: While having an appointment prioritizes your call over other calls, you may experience a short wait during peak call times.



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VIA BENEFITS®

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Benefit Connect

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Important!

Time-sensitive information regarding your health benefits are enclosed.