Helping You Prepare For Your Upcoming Medicare Enrollment

Retired Missionaries

January 20, 2023
Planning for Your Future Health Benefits

Here is what we’ll cover:

1. Introducing Via Benefits
2. Medicare Basics
3. The Enrollment Process
   - Pre-Enrollment
   - Medicare Assessment
   - Enrollment
   - After You Enroll
4. HRA Funding
5. Next Steps
6. Q&A

Please kindly hold all questions until the end; we’ll have a dedicated Q&A time.
Introducing Via Benefits
Experience That Counts When You Need it Most

#1
The first and largest private Medicare marketplace

17th
Now in our 17th Enrollment Season

2.3M
We’ve helped over 2 million retirees

98%
Retirees felt they chose the most effective plan using Via Benefits
Via Benefits Care Team

Our Care Team is objective, unbiased and based in the United States

1-866-249-7785 (TTY:711)
Monday - Friday
8:00am – 7:00pm Eastern

my.viabenefits.com/wespath
Available 24/7
How We Can Help

Consultative Process

Simplified Selection

Effortless Enrollment

Ongoing Advocacy
Medicare Education
What is Medicare?

- A health insurance program for individuals aged **65 years and older**
- Some pre-65 individuals with disabilities
- Those with ESRD (End-Stage Renal Disease) and ALS (Lou Gehrig’s Disease)
- Enrollment handled by the Social Security Administration
- **Administered by Centers for Medicare & Medicaid Services (CMS)**
- Allows you to see any doctor or hospital that accepts Medicare

Original Medicare is a health care program run by the federal government, providing your Part A and/or Part B coverage.
Medicare Part A Financial Gaps

Original Medicare Part A you pay:

- 40+ Quarters = Premium-Free
- 30-39 quarters $278 monthly
- < 30 quarters $506 monthly

- Deductible $1,600 [Re-setting, not annual]

- Hospital Co-Pays
  - Days 61-90 $400 per day
  - Days 91-150 $800 per day
Medicare Part B Financial Gaps

Original Medicare Part B you pay:

- Part B premium of $164.90 monthly in 2023
- Annual Deductible $226
- Co-Insurance 20%

An Income Related Monthly Adjustment Amount [IRMAA] may also be incrementally added, based upon your IRS-reported income.

First time in a decade of a year-to-year DECREASE in the Part B Premium!!!
Your Future Coverage
How Medicare Coverage Works

Original Medicare (Parts A & B)

+ Additional Coverage

Medicare Advantage with prescription drug (Part C)

Medicare Supplement (Medigap)

Prescription Drug (Part D)

Protection Plan

Hospital Indemnity

Protection Plan

Dental

Vision

Hearing

Your current Collins plan – the one that’s ending – resembles a Medigap plan, but is a custom group plan.
Your Future Supplemental Coverage Options

Medicare Advantage Prescription Drug (MAPD) Plans

This benefits package = MAPD Plans + Hospital Indemnity

Medicare Advantage with Prescription Drug (Part C)

HMO
Health Maintenance Organization

PPO
Preferred Provider Organization

OR

Protection Plan
Hospital Indemnity

Some MA plans offer Optional Benefits

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Your Future Supplemental Coverage Options

Medigap Plans

This benefits package = Medigap and Part D + DVH plan

Medicare Supplement (Medigap) + Prescription Drug (Part D)

Protection Plan
- Dental
- Vision
- Hearing
# Medicare Supplement Insurance (Medigap)

## Single-Lettered Plans in 47 States [different in MA / MN / WI]

Several states have special GI rules, including CT, NY; MA, ME; CA, OR, IL, ID, NV; WA, MO

<table>
<thead>
<tr>
<th>Benefits</th>
<th>A</th>
<th>B</th>
<th>D</th>
<th>G</th>
<th>K</th>
<th>L</th>
<th>M</th>
<th>N</th>
<th>C</th>
<th>F</th>
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<tbody>
<tr>
<td>Medicare Part A coinsurance and hospital costs</td>
<td>100%</td>
<td>100%</td>
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<tr>
<td>Medicare Part B coinsurance or copayment</td>
<td>100%</td>
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<td>100%</td>
<td>100%</td>
<td>50%</td>
<td>75%</td>
<td>100%</td>
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<td>Blood (first 3 pints)</td>
<td>100%</td>
<td>100%</td>
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<td>75%</td>
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<td>Part A hospice care coinsurance or copayment</td>
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<td>100%</td>
<td>50%</td>
<td>75%</td>
<td>100%</td>
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<td>Skilled nursing facility care coinsurance</td>
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<td>100%</td>
<td>50%</td>
<td>75%</td>
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<td>100%</td>
<td></td>
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<tr>
<td>Part A deductible</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>50%</td>
<td>75%</td>
<td>50%</td>
<td>100%</td>
<td></td>
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<tr>
<td>Part B deductible</td>
<td></td>
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<tr>
<td>Part B excess charges*</td>
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<td></td>
<td>100%</td>
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<tr>
<td>Foreign travel emergency (up to plan limits)</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
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* No Excess Charges States - CT, MA, MN, NY, OH, PA, RI, VT

Source: CMS

<table>
<thead>
<tr>
<th>Out-of-Pocket limit in 2023</th>
<th>$6,940</th>
<th>$3,470</th>
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</thead>
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• Annually updated
• Medigap section

• National

• Just choose the lowest premium for the Medigap letter plan that you want

Note: the medical plans are domestic plans; routine medical care overseas is always on your own.
Let’s Look at Some Scenarios

Medicare Advantage

- Healthy, not many doctor visits
- Routine care in one geographic area only
- Pay copay or coinsurance

Medigap

- Many doctor/specialist visits
- Routine care anywhere in the USA that accepts Medicare
- Pay up front higher premium
Your Future Supplemental Coverage Options

Medigap Plans

This benefits package = Medigap + Part D Prescription plan + DVH plan

- Medicare Supplement (Medigap)
- Prescription Drug (Part D)
- Protection Plan
  - Dental
  - Vision
  - Hearing
Prescription Drugs
5 Tiers of Copays

- Tier 1 – Preferred generic
- Tier 2 – Non-preferred generic
- Tier 3 – Preferred brand
- Tier 4 – Non-preferred brand
- Tier 5 – Specialty drugs
## Medicare Prescription Drug Coverage 2023

<table>
<thead>
<tr>
<th>Participant Pays</th>
<th>Total Cost</th>
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<tbody>
<tr>
<td>Deductible</td>
<td>$0-$505</td>
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<tr>
<td>Initial Coverage</td>
<td>$4,660</td>
</tr>
<tr>
<td>Coverage Gap</td>
<td>$7,400</td>
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<tr>
<td>Catastrophic Coverage</td>
<td></td>
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</tbody>
</table>

### Deductible
- Full retail until deductible is met

### Initial Coverage
- Copays for your plan coverage (25%)

### Coverage Gap
- 25% for Brand Name
- 25% for Generics
- 70% manufacturer discounts count towards TrOOP

### Catastrophic Coverage
- 5% coinsurance (whichever is greater)
- Special CatRx Benefit

**Special CatRx Benefit**

- $4.15 for Generics, $10.35 for Brand Name
Catastrophic Coverage Special Payments

- Additional level of benefit for participants with high drug costs
- More information about this benefit will be included in your Via Benefits Guide to Reimbursement
Plans and Insurers

**PLANS**

- Medicare Advantage with prescription drug (Part C)
- Medicare Supplement (Medigap)
- Prescription Drug (Part D)

**INSURERS**

- AARP
- UnitedHealthcare
- aetna
- SilverScript
- Humana
- WELLPOINT
- wellcare
- Cigna
- EXPRESS SCRIPTS

Dental Vision Hospital Indemnity
The Enrollment Process:
Pre-Enrollment
Set Up Your Online Account

Welcome to Via Benefits
Medicare Coverage Simplified
Not looking for Medicare plans?
Learn About Individual and Family Plans

Browse Your Medicare Options
Answer a few simple questions to get started.

Returning to Via Benefits?
Sign In  New to Via Benefits?  Sign Up

Simplifying the Health Insurance Shopping Experience
Get health coverage that's tailored to your specific needs and budget by using Via Benefits Insurance Services to quickly find, learn about, and compare plans. Shop with confidence knowing you have the backing of Via Benefits' online tools, world-class customer service, licensed benefit advisors, and comprehensive knowledge of the health coverage market.

We've already helped over two million people make better, more informed health insurance decisions, and we can help you too!

my.viabenefits.com/wespath
Multi Factor Authentication

You’ll be asked for:

- Name
- Date of Birth
- Gender

For the security code:
A phone number to text or call with a verification number you’ll enter back here online.
Create a Via Benefits Profile

Select “Go to profile” and enter your household information and health information.
Create a Via Benefits Profile

For step by step instructions:
Watch our video “Create a Via Benefits Profile” found at my.viabenefits.com/wespath
Granting Caregivers’ Permission

Establish permission for a family member or trusted friend to help you

<table>
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<tr>
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<tbody>
<tr>
<td>Allows a representative to take action on your behalf and make decisions</td>
<td>Allows a representative to take action on your behalf</td>
<td>Allows a representative to get information only</td>
</tr>
</tbody>
</table>
The Enrollment Process: Medicare Assessment
Medicare Assessment
Get ready for the assessment

1. Gather these items:
   - Medicare card
   - List the doctors you currently use
   - List the prescriptions you currently take

2. Create a Via Benefits Profile

3. Call for your Medicare Assessment with the Care Team

Your time is valuable. Go online and take these steps to maximize your time.
Call Our Via Benefits Care Team

Medicare Assessment

During your assessment we’ll:

▪ Verify your profile, if needed
▪ Talk about your coverage needs
▪ Evaluate different medical plan types: Medicare Advantage, Medicare Supplement, and Part D prescription drug plans
▪ **Make a plan type recommendation**
▪ If enrolling by phone, schedule an enrollment appointment
▪ If enrolling using the Via Benefits website, appointments are not needed

1-866-249-7785
Monday – Friday
8:00 a.m. – 7:00 p.m. Eastern Time
The Enrollment Process:

Enrollment
Ready to Enroll

We do offer 24/7 online enrollment capability for about 93% of the plans that we represent, but feel free to just schedule the telephone enrollment appointment – our licensed benefit advisor would be happy to do all the work for you!

* Have your cell phone fully charged!
Enroll During Your Preferred Enrollment Window

You’ll have priority access to a licensed benefit advisor

February 6, 2022 → February 17, 2022

In all cases enroll before March 31st in order to have an April 1st effective date for new coverage going forward.

- Schedule an appointment
- Call at your scheduled day and time (we can’t call you for enrollments)

1-866-249-7785 | TTY: 711
8:00 a.m. until 7:00 p.m. Eastern Time
The Enrollment Process:
After you Enroll
Post-enrollment Communications

- **Selection Confirmation Letter**
  – this will confirm your plan choices

- **Communications from your confirmed insurance carrier**
  – you will receive a packet with your new insurance cards and information about your new plan benefits

- Information about your new funding account, if applicable

Visit: my.viabenefits.com/wespath
Watch our video “Welcome to Via Benefits”
Health Reimbursement Arrangement (HRA)
Health Reimbursement Arrangement (HRA)

Per the IRS: You Pay First, Then Get Reimbursed

Wespath will make an annual contribution to your HRA

Tax-free account
Used to reimburse you for eligible post-tax health care expenses

Your HRA funding will be available: April 1, 2023
[Pro-Rated this year to 9 months]
Unused funds will roll over

Get reimbursed
For eligible medical, prescription drug, dental, & vision plan premiums (even Part B & LTC premiums); as well as eligible OOP healthcare expenses
If Eligible for an HRA

Via Benefits Reimbursement Guide

- Contains all necessary instructions on how to use your HRA, including setting up direct deposit, use of the mobile app, and filing claims for reimbursement
- Should arrive within two weeks of the date your new coverage begins

To Qualify for your Funding

- Enroll in a medical plan through Via Benefits by March 31st, 2023 to have access to your HRA
- You no doubt may get solicited by other vendors; you must remain enrolled through Via Benefits to continue to have access to your HRA
# Ready, Let’s Go!

<table>
<thead>
<tr>
<th>Pre-Enrollment</th>
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<tbody>
<tr>
<td>- Create a Via Benefits Profile at <a href="http://my.viabenefits.com/wespath">my.viabenefits.com/wespath</a></td>
</tr>
<tr>
<td>- Include providers, prescriptions, pharmacy</td>
</tr>
<tr>
<td>- Add email address and update preferences</td>
</tr>
<tr>
<td>- Call us at 1-866-249-7785 and complete your Medicare assessment</td>
</tr>
<tr>
<td>- Schedule your enrollment appointment either during the call or online</td>
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**Help Videos**
Visit: [my.viabenefits.com/wespath](http://my.viabenefits.com/wespath)
Under the headline of Videos view:
- Intro to Via Benefits
- Create a Via Benefits Profile

<table>
<thead>
<tr>
<th>Enrollment</th>
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<tbody>
<tr>
<td>- Call us at your scheduled appointment time during your preferred enrollment window [Feb 6–Feb 17] – but in all cases no later than March 31st.</td>
</tr>
<tr>
<td>- Enroll using the Via Benefits website any time.</td>
</tr>
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**Help Videos**
Visit: [my.viabenefits.com/wespath](http://my.viabenefits.com/wespath)
- Prepare to Enroll
- Shop and Enroll Using Via Benefits

<table>
<thead>
<tr>
<th>Enrollment Continues</th>
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<tbody>
<tr>
<td>- Watch for communications about your new coverage</td>
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**Help Videos**
Visit: [my.viabenefits.com/wespath](http://my.viabenefits.com/wespath)
- Welcome to Via Benefits
Go online now to set up your profile and schedule your enrollment appointment!

my.viabenefits.com/wespath

1-866-249-7785
Monday – Friday
8:00 a.m. – 7:00 p.m. ET

Thank You!