

# Helping You Prepare For Your Upcoming Medicare Enrollment

Retired Missionaries

January 20, 2023



# Planning for Your Future Health Benefits



*Please kindly hold all  
questions until the end; we'll  
have a dedicated Q&A time*

## 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



# Introducing Via Benefits





**#1**

The first and  
largest private  
Medicare  
marketplace



**17th**

Now in our 17th  
Enrollment Season

## Experience That Counts When You Need it Most



**2.3M**

We've helped over  
2 million retirees



**98%**

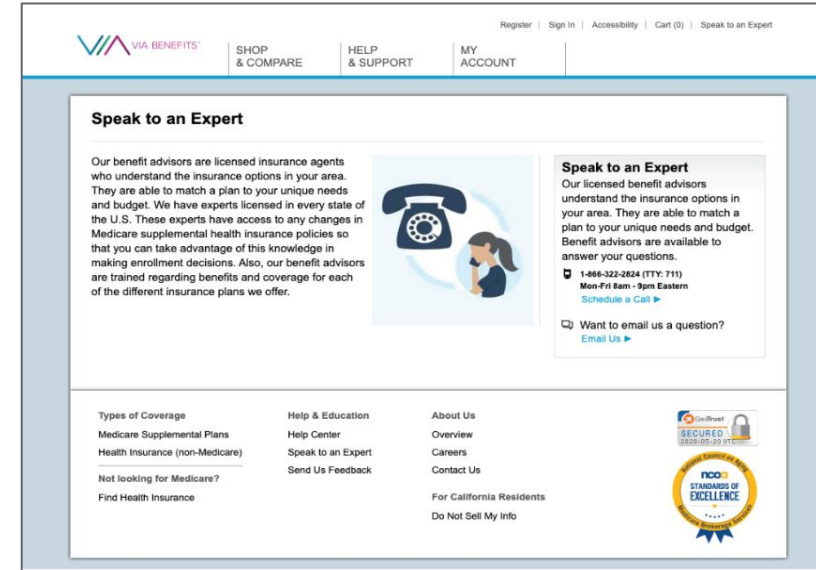
Retirees felt  
they chose  
the most effective  
plan using  
Via Benefits



# Via Benefits Care Team



**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?




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

- 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



# 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.



[\$97K / \$194K]

**First time in a decade  
of a year-to-year  
DECREASE in the  
Part B Premium!!!**



# Your Future Coverage


**CMS**

How Medicare Coverage Works

## Original Medicare (Parts A & B)




### Additional Coverage




**Medicare Advantage with  
prescription drug  
(Part C)**

**Protection Plan**



**Hospital  
Indemnity**

**OR**



**Medicare Supplement  
(Medigap)**



**Prescription Drug  
(Part D)**


**Protection Plan**



**Dental**



**Vision**



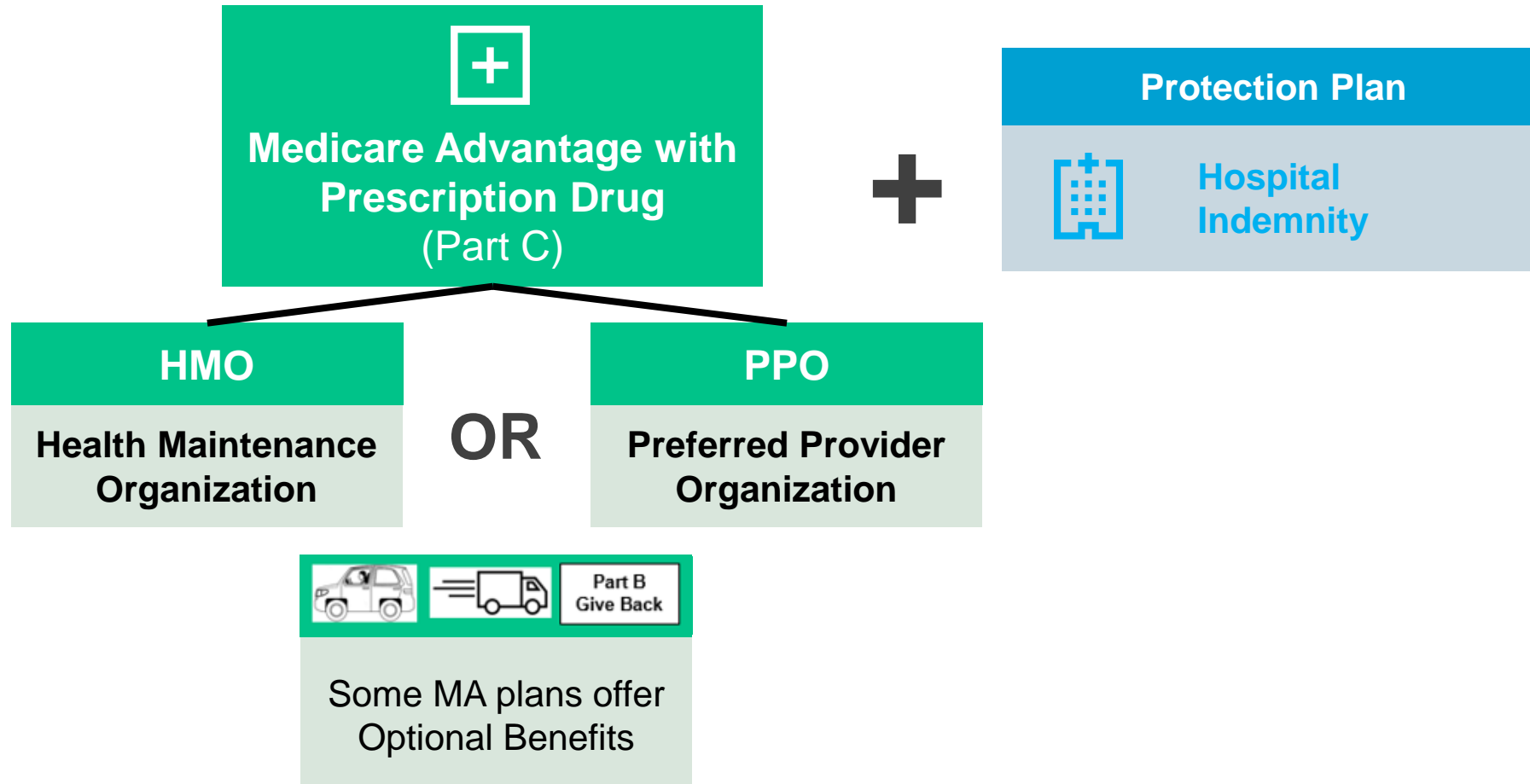
**Hearing**

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

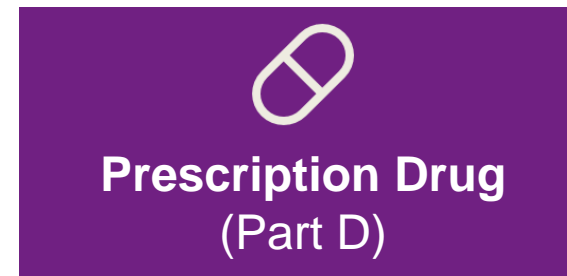




# Your Future Supplemental Coverage Options

## Medigap Plans

**This benefits package = Medigap and Part D + DVH plan**



# 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

	Medicare Supplement Insurance (Medigap) Policies							
Benefits	A	B	D	G	K	L	M	N
Medicare Part A coinsurance and hospital costs	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	50%	75%	100%	100%
Blood (first 3 pints)	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	50%	75%	50%	100%
Part B deductible								
Part B excess charges*				100%				
Foreign travel emergency (up to plan limits)			80%	80%			80%	80%

Medicare-Eligible Before 2020 ONLY	
C	F
100%	100%
100%	100%
100%	100%
100%	100%
100%	100%
100%	100%
100%	100%
100%	100%
80%	80%

Source: CMS

\* No Excess Charges States -  
CT, MA, MN, NY, OH, PA, RI, VT

Out-of-Pocket limit in 2023

\$6,940    \$3,470



# Medicare & You

## CMS Medicare handbook



# Medicare & You

The official U.S. government  
Medicare handbook

## 2023



- 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



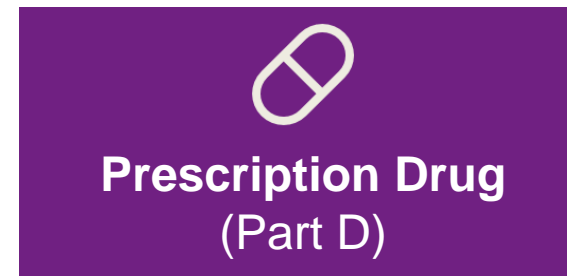
## Medigap

- 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**



# 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


## Participant Pays

## Total Cost

Full retail until deductible is met	<b>Deductible</b>	<b>\$0-\$505</b>
Copays for your plan coverage (25%)	<b>Initial Coverage</b>	<b>\$4,660</b>
25% for Brand Name 25% for Generics	<b>Coverage Gap</b> (only 25% will reach)	<b>\$7,400</b> 70% manufacturer discounts count towards TrOOP
<b>\$4.15</b> for Generics, <b>\$10.35</b> for Brand Name or <b>5% coinsurance</b> (whichever is greater)	<b>Catastrophic Coverage</b> (only 4% will reach)	<b>Special CatRx Benefit</b>

# 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**


 **VIA BENEFITS™**

**Catastrophic Coverage  
Reimbursement Request Form**

Use this form to request reimbursements for prescription expenses that exceed the threshold.

Account ID: <<XXXXXXXXXX>>  
<<Plan Name>>

For the account of:  
<<First Name>> <<Last Name>>  
<<Address Line 1>>  
<<Address Line 2>>  
<<City>>, <<State>> <<ZIP Code>>

 **Get reimbursed faster**  
Go online or call to correct personal information.

Covered Individual (John Doe)	Relationship (self, spouse)	

Threshold Qualification Date:

MM/DD/YYYY

What I Need To Do:

- Verify your name and address listed above
- Complete catastrophic coverage form
- Provide supporting documentation (EOB)
- Mail or fax your completed form and EOB

Date of Purchase	Amount Requested
*Total Amount Requested	

- Step 1: Qualification**  
To qualify for the catastrophic coverage benefit, you must have reached the catastrophic coverage threshold as documented on the EOB provided monthly by your Medicare prescription drug plan insurance company.
- Step 2: Reimbursement Documentation**  
Once you have qualified for the catastrophic coverage benefit for the calendar year, you must submit a Catastrophic Coverage Reimbursement Request Form for incurred prescription expenses. The EOB can be used for both qualification and reimbursement documentation.

**Certification**

By submitting this reimbursement request, I certify that the information provided on this Reimbursement Request Form is correct and complete. I also certify that the expenses for which I am requesting reimbursement were incurred for expenses for the covered individual while eligible under the plan on or after its effective date, the expenses have not been reimbursed in any other way from any other source, and the expenses will not be submitted for future reimbursement from any other source.

**Mail to:**  
<<Return Address>>  
<<City>>, <<State>> <<ZIP Code>>

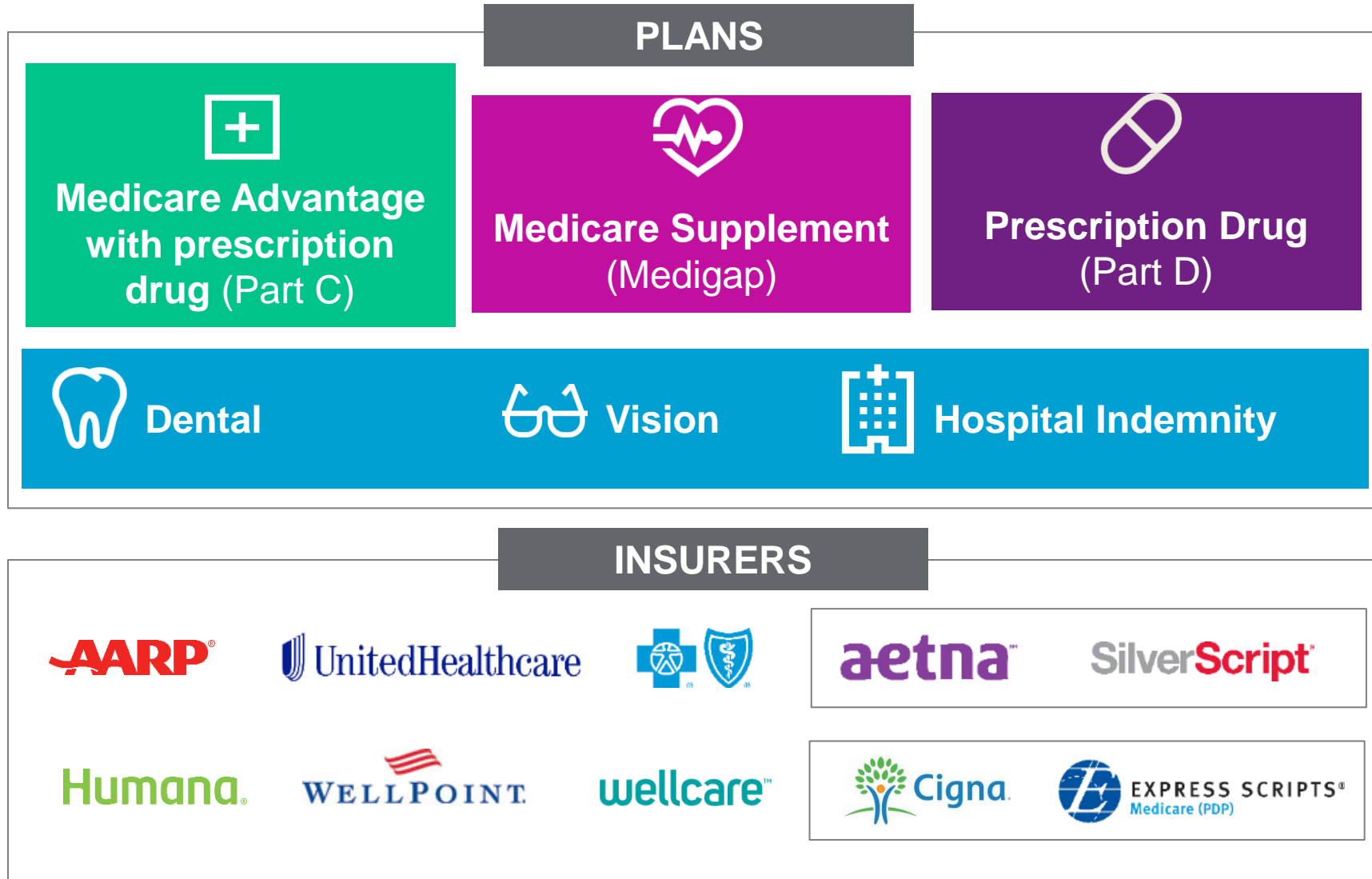
**Fax to:**  
<<VB Fax Nbr>>  
Total pages: \_\_\_\_\_

**Phone number:**  
<<VB Phone Nbr>>

See reverse side for further information

<<Page No. Member Number>>  
<<FORMC2011>> <<Application>> 871008 00007 Catastrophic Reimbursement Form

# Plans and Insurers



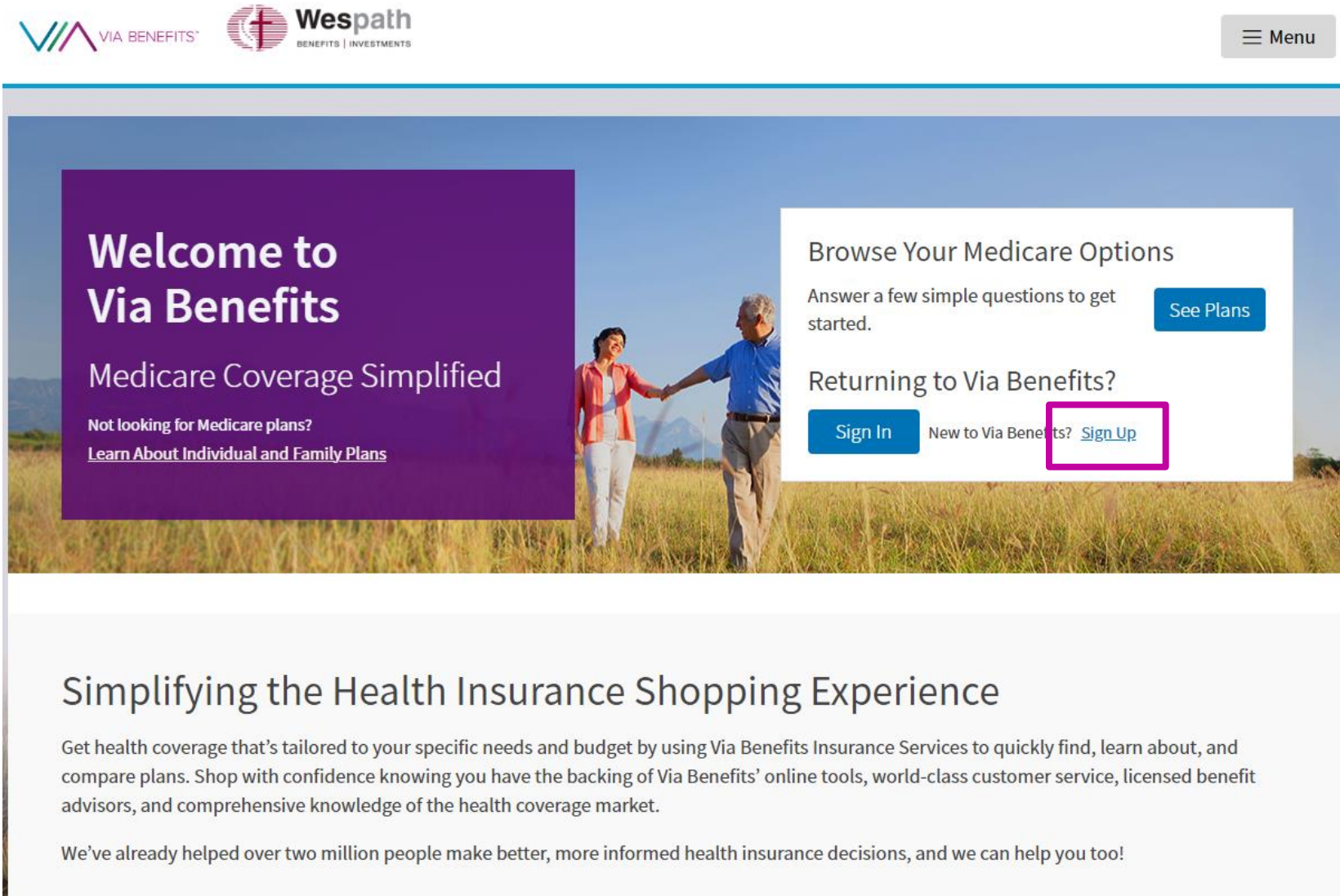
# The Enrollment Process: Pre-Enrollment





# Set Up Your Online Account

[my.viabenefits.com/wespath](https://my.viabenefits.com/wespath)



The screenshot shows the Via Benefits website homepage. At the top, there are logos for 'VIA BENEFITS' and 'Wespath BENEFITS | INVESTMENTS', along with a 'Menu' button. The main banner features a couple walking in a field. On the left, a purple box contains the text 'Welcome to Via Benefits' and 'Medicare Coverage Simplified', with a link to 'Learn About Individual and Family Plans'. On the right, a white box titled 'Browse Your Medicare Options' includes a 'See Plans' button and a 'Returning to Via Benefits?' section with 'Sign In' and 'Sign Up' buttons. The 'Sign Up' button is highlighted with a red rectangle. Below the banner, a section titled 'Simplifying the Health Insurance Shopping Experience' provides a description of the service and mentions that over two million people have been helped.

**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. [See Plans](#)

**Returning to Via Benefits?**

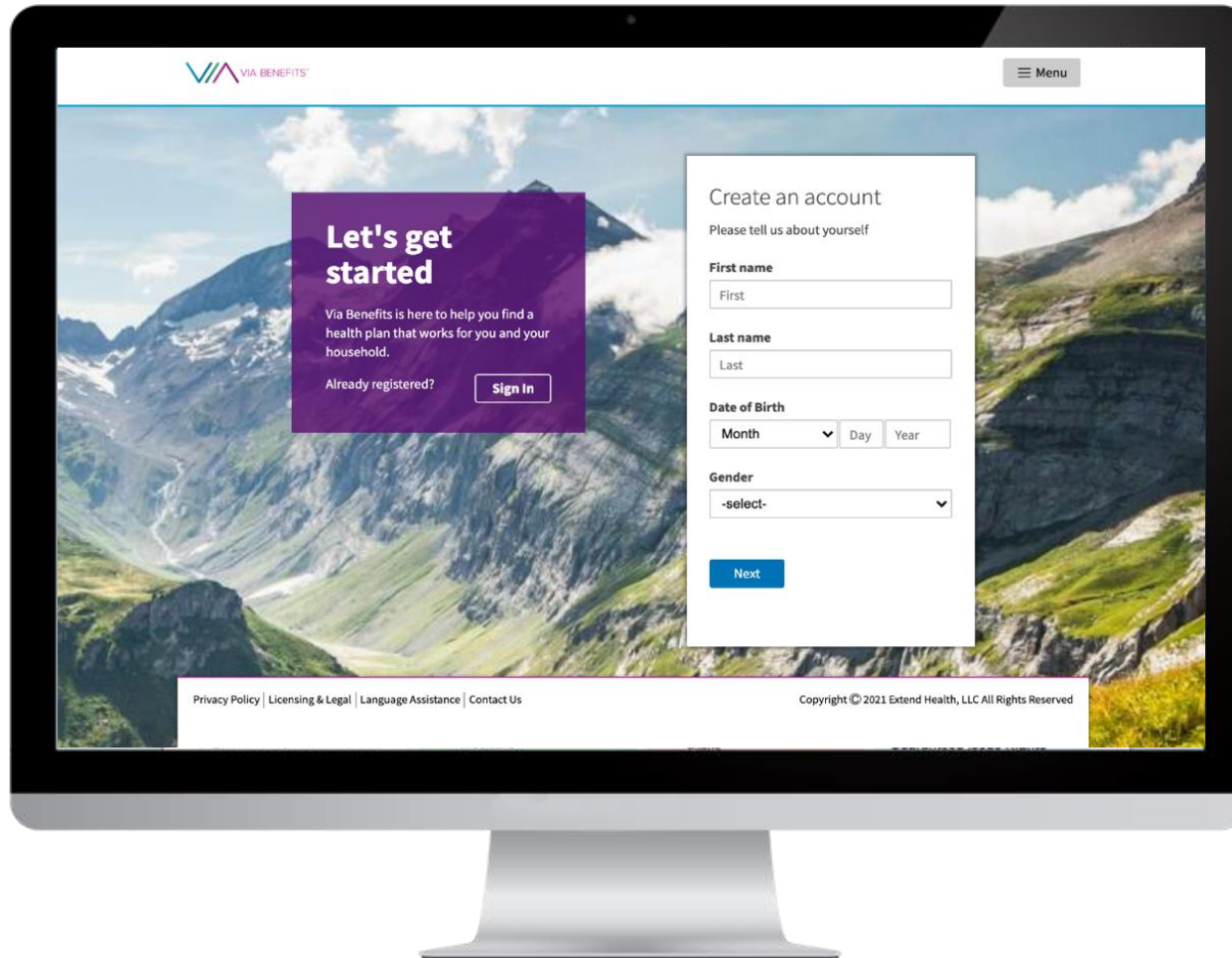
[Sign In](#) New to Via Benefits? [Sign Up](#)

**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!

# Multi Factor Authentication



The screenshot shows a computer monitor displaying the Via Benefits website. The website has a purple header with the logo and a 'Menu' button. The main content area features a large background image of a mountain landscape. On the left, there is a purple box with the text 'Let's get started' and a 'Sign In' button. On the right, there is a white box titled 'Create an account' with the subtitle 'Please tell us about yourself'. The form includes fields for 'First name' (with a 'First' placeholder), 'Last name' (with a 'Last' placeholder), 'Date of Birth' (with dropdowns for 'Month', 'Day', and 'Year'), and 'Gender' (with a '-select-' dropdown). A blue 'Next' button is at the bottom of the form. The footer contains links for 'Privacy Policy', 'Licensing & Legal', 'Language Assistance', and 'Contact Us', along with a copyright notice for 2021 Extend Health, LLC.

You'll be asked for:



**Name**



**Date of Birth**



**Gender**

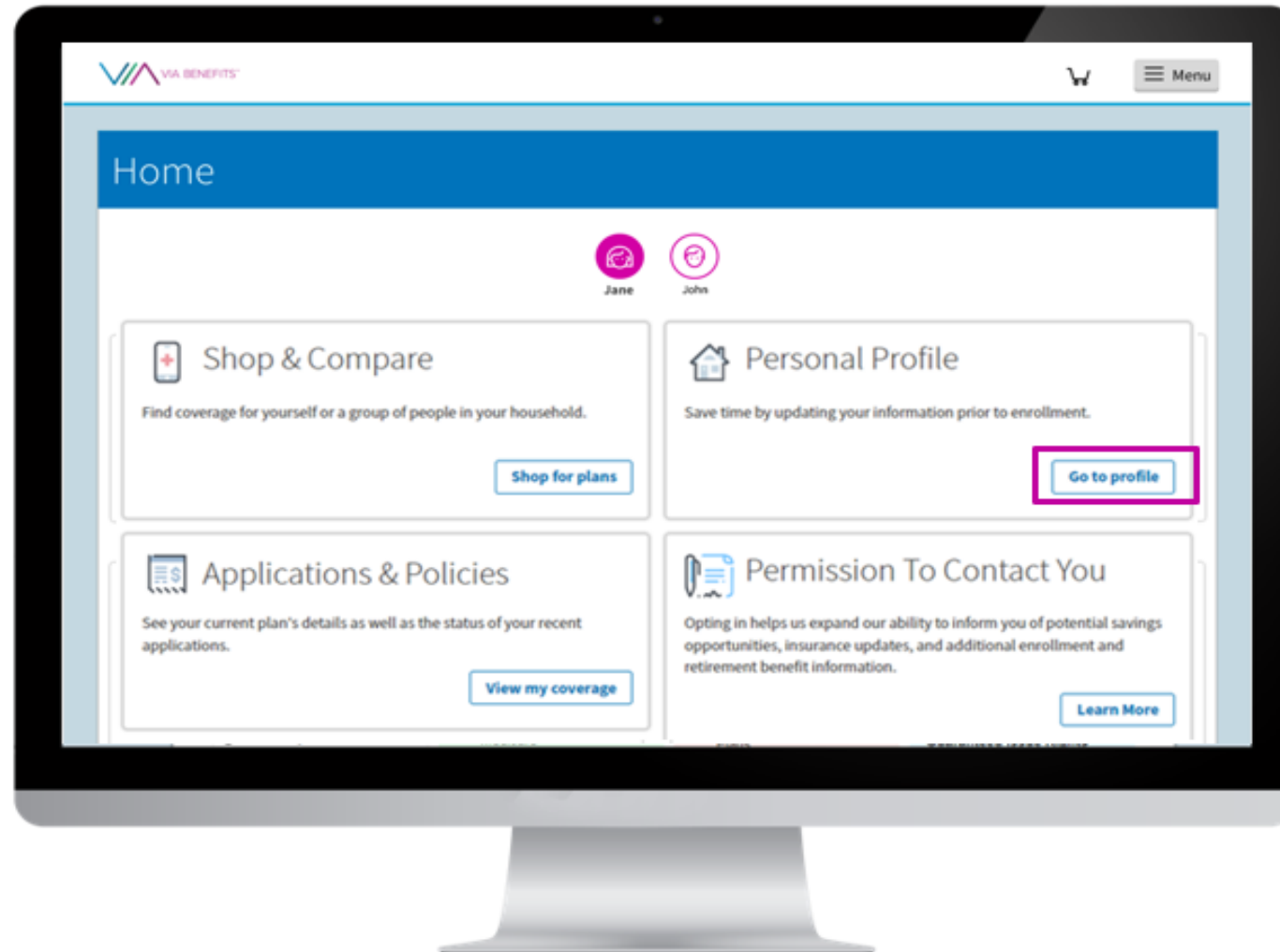


**For the security code:**

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](https://my.viabenefits.com/wespath)**



# Granting Caregivers' Permission

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

## Financial Power of Attorney (POA)

Allows a representative to take action on your behalf and make decisions

## Authorization to Release Personal Information (Full)

Allows a representative to take action on your behalf

## Authorization to Release Personal Information (Limited)

Allows a representative to get information only



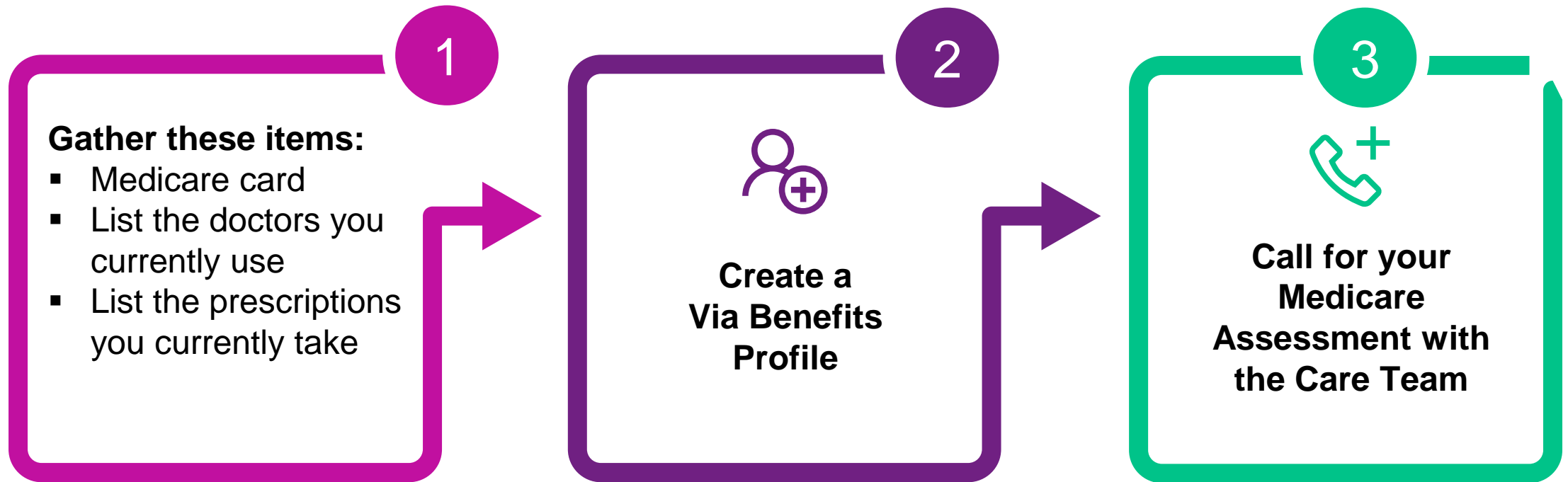
# The Enrollment Process: Medicare Assessment





# Medicare Assessment

Get ready for the assessment



Your time is valuable. Go online and take these steps to maximize your time.

# Call Our Via Benefits Care Team

## Medicare Assessment



**1-866-249-7785**

**Monday – Friday**

**8:00 a.m. – 7:00 p.m. Eastern Time**

### 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



# The Enrollment Process:

## Enrollment



# Ready to Enroll

## Enroll by phone



Call at your appointment time during the enrollment window



A member of the care team will help you review and enroll in a plan



Identity is voice-verified



Disclaimers are read to you



With your permission, a friend or family member may join the call

After you select your plan, allow up to 45 minutes to complete your application



45 min.

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 31<sup>st</sup> in order to have an April 1<sup>st</sup> 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



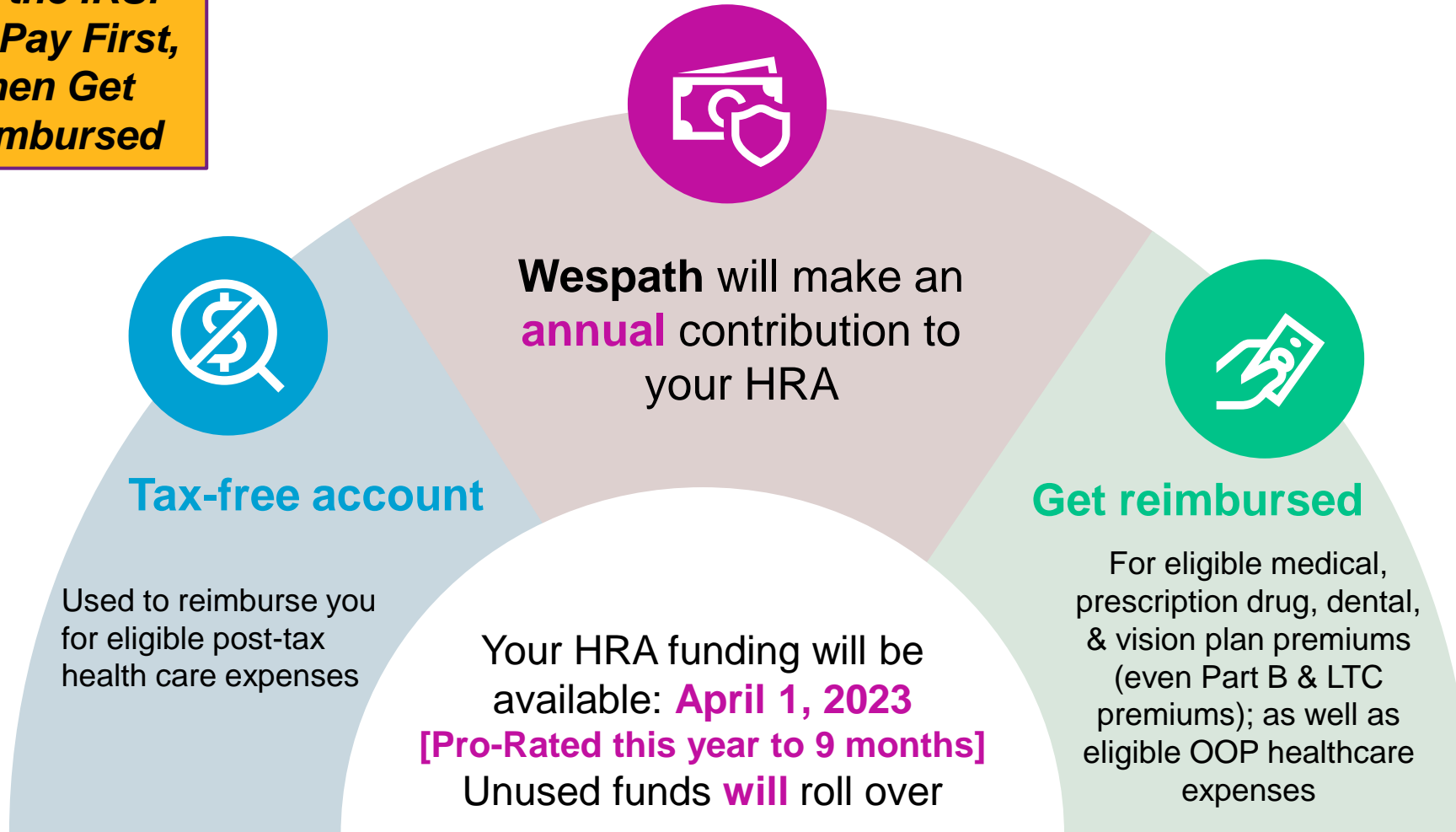
Visit: [my.viabenefits.com/wespath](https://my.viabenefits.com/wespath)  
Watch our video “**Welcome to Via Benefits**”



# Health Reimbursement Arrangement (HRA)

# Health Reimbursement Arrangement (HRA)

***Per the IRS:  
You Pay First,  
Then Get  
Reimbursed***



# 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 31<sup>st</sup>, 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**





## Next Steps



# Ready, Let's Go!

## Pre-Enrollment

- ☐ Create a Via Benefits Profile at **my.viabenefits.com/wespath**
  - Include providers, prescriptions, pharmacy
  - Add email address and update preferences
- ☐ Call us at **1-866-249-7785** and complete your Medicare assessment
- ☐ Schedule your enrollment appointment either during the call or online

### Help Videos

Visit: **my.viabenefits.com/wespath**

Under the headline of Videos view:

- ☐ Intro to Via Benefits
- ☐ Create a Via Benefits Profile

## Enrollment

- ☐ Call us at your scheduled appointment time during your preferred enrollment window **[Feb 6– Feb 17]**
  - but in all cases no later than March 31<sup>st</sup>.
- ☐ Enroll using the Via Benefits website any time.

### Help Videos

Visit: **my.viabenefits.com/wespath**

- ☐ Prepare to Enroll
- ☐ Shop and Enroll Using Via Benefits

## Enrollment Continues

- ☐ Watch for communications about your new coverage

### Help Videos

Visit: **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](https://my.viabenefits.com/wespath)

**1-866-249-7785**

**Monday – Friday**

**8:00 a.m. – 7:00 p.m. ET**

**Thank You!**

