

Open Enrollment Period

October 15 – December 7, 2021

While no action is required, the Medicare Open Enrollment Period is an opportunity to evaluate your existing Medicare Advantage (MA) or Part D Prescription Drug plan (PDP) and make changes, if needed. Remember that new coverage begins January 1, 2022. **If you're satisfied with your current coverage, then no action is required – your plan(s) will automatically renew.**

General Enrollment Period

January 1 – March 31, 2022

You can sign up for Medicare Part A and/or Part B during this period if you didn't when you were first eligible. The effective date will be July 1, 2022.

Medicare Advantage (MA) Open Enrollment Period, also known as the "Test Drive" Period

January 1 – March 31, 2022

During this time, participants who just enrolled in new Medicare Advantage plans, including Medicare Advantage Prescription Drug plans (MAPD), will be able to "test drive" their coverage, and if it doesn't feel right, make a one-time change to a different MA or MAPD plan. Enrollees will also have the option of dropping their new plan and going back to Original Medicare or purchasing a Medicare Supplement (Medigap) policy with a Prescription Drug plan.

Medicare Supplement Insurance and Open Enrollment

You can enroll any time during the year if you have a Medicare Supplement (Medigap) policy. **If you're happy with your policy currently, it will automatically renew** – there's no action required. However, if you do need to make a change, the changes to your Medigap coverage may be subject to underwriting, depending on the state in which you live. Via Benefits offers Medigap policies year-round. If you do want to make a change, please contact us. The rules are different in each state. We can help you find out if your state requires underwriting.

The Via Benefits Advocate
Fall 2021 Medicare Edition



Welcome to the fall 2021 edition of **The Via Benefits Advocate**, our newsletter dedicated to information and resources to help you effectively navigate Open Enrollment. We hope you find these articles useful as you determine what's best for you in 2022.

Our website is a fast, secure way to research your options and learn more about how to make the most of your <<fundingAccountLongName>> (<<fundingAccountShortName>>). Go to <<clientWebsiteUrl>> and select **Help & Support** to find answers to a wide range of questions regarding Medicare, COVID-19, premiums, reimbursement requests, maintaining your account, and much more.

Medicare's Open Enrollment Period runs from October 15 through December 7, 2021.

Watch For Updates from Your Insurance Carrier(s)

Keep an eye out for communications from your insurance carrier(s). Plan updates are sent in the fall, and provide changes to your coverage or costs that will be effective in January. They can also inform you if your plan is being discontinued. If you're enrolled in a Medicare Prescription Drug plan (PDP) or Medicare Advantage (MA) plan, you should receive that plan's Annual Notice of Change (ANOC) between the last week of September and the first week of November. This information is important to consider before and during Open Enrollment. If you have questions you can contact Via Benefits – especially if you need a new plan or you're considering changing plans. If you don't receive this documentation, please contact your insurance carrier(s).

What Happens If My Plan Is Being Discontinued?

If your plan is being discontinued in 2022, your insurance carrier is required to communicate that in writing (by email or US Mail) before October 15 of this year. These communications are normally sent between September 10 and October 1.

Discontinuation of a plan opens an election period that gives you until the end of the year (December 31, 2021) to enroll in a new plan.

Because Via Benefits is your agent on record, we'll also be notified. We contact as many people as possible who are impacted as quickly as possible to alert them of the change, and work with them to select a new plan.

To email us with questions, or schedule a call to discuss any concerns or review your plan options, sign into <<clientWebsiteUrl>> and select Speak to an Expert.



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Make sure you remain qualified for your funding – read the article "Making Changes to Your Plan(s) and Maintaining Your <<fundingAccountShortName>>"

Depend On Via Benefits Insurance Services To Be Your Open Enrollment Resource

In this edition:

- Medicare's Enrollment Period Calendar
- Watch For Updates from Your Insurance Carrier(s)
- Making Changes to Your Plan(s) and Maintaining Your <<fundingAccountShortName>>
- Keep Your Costs In Check with Our Coverage Checkup
- 6 Reasons To Consider Changing Your Plan
- Know the Ins and Outs of the Donut Hole
- Renew Automatically or Compare Plans and Change

4 things to know about Open Enrollment

- To continue qualifying for funding, you must maintain Medicare coverage through Via Benefits
- Use our Coverage Checkup to see if you can save money in 2022
- Shopping online saves time
- Plans renew automatically, but premiums may increase



We're here to assist you

Visit: <<clientWebsiteUrl>>
Call: <<clientCallCenterPhoneNumber>> | (TTY: 711)
Hours: <<businessHours>>
Manage your <fundingAccountShortName>:
Download the Via Benefits Accounts mobile app from the App Store or Google Play

Making Changes to Your Plan(s) and Maintaining Your <<fundingAccountShortName>>



If you're considering changing your coverage and want to maintain your <<fundingAccountLongName>> (<<fundingAccountShortName>>), go to <<clientWebsiteUrl>> and use the **Shop & Compare** tool to evaluate and compare plans. If you have additional questions you can contact Via Benefits. **To continue qualifying for funding, you must maintain Medicare coverage through Via Benefits*.**

For example, Robin is a retiree who receives funding from her <<fundingAccountShortName>> provided by a former employer. Her neighbor is an insurance salesperson who told her that another plan exists that might be able to save her money. She's considering changing plans and having her neighbor help her with the new enrollment. However, if she does, she may lose her <<fundingAccountShortName>> because her enrollment is no longer through Via Benefits.

*Via Benefits reimbursement accounts are administered by Extend Health, LLC.

Keep Your Costs In Check with Our Coverage Checkup

The Via Benefits **Coverage Checkup** lets you compare your current Part D Prescription Drug or Medicare Advantage Prescription Drug (MAPD) plan to the new plans for 2022, and may help you save money.

Today: Make Sure Your Profile is Up to Date – See if you can save money on your current Part D or MAPD plan in 2022 by making sure your online profile is up to date. Sign into <<clientWebsiteUrl>> 24/7 and take a few minutes to update your personal and contact information – especially your health care providers, current address with ZIP Code, health status, and prescription drug details.

Starting October 15, 2021: Sign Into Your Account To Get Instant Coverage Checkup Results During Open Enrollment – If you're enrolled in a Part D or MAPD plan, when you sign into your account during Open Enrollment, you'll be shown the results of the checkup:

- No action is necessary if the plan or plans you have now still work for you.
- If your current plan or plans will be discontinued, the checkup lets you know.
- If you can save money by choosing a new Part D or MAPD plan, the checkup displays options and potential savings, and provides access to all plan details so you can make an informed choice.

Keep in mind the fastest way to enroll in a new plan is online.

Time Spent To Enroll

Online Enrollment



Up to 15 minutes

OR

Phone Enrollment



Up to 50 minutes

6 Reasons To Consider Changing Your Plan

You might want to explore your Medicare coverage options during Open Enrollment if any of the following events have occurred in the past year:

-  Moved to a new ZIP Code
-  Change in your household such as marriage, divorce, or death in the family
-  Change in your prescription drugs
-  Your doctors are no longer in your plan's network
-  Significant increase in premiums
-  Your plan has been discontinued



If any of these things have occurred, go to <<clientWebsiteUrl>> and use our online tools to compare your plan options. To learn more about communications regarding your plan, and what happens if your plan is being discontinued, read the article "Watch For Updates From Your Insurance Carrier(s)" in this newsletter.

Privacy Policy

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.

Know the Ins and Outs of the Donut Hole

Part D Prescription Drug Plan Coverage Update

Navigate the Donut Hole effectively in 2022 by keeping the following information and updates in mind:

Maximum Initial Deductible	<ul style="list-style-type: none">■ You pay for your drugs until you reach the deductible amount set by your plan.■ The Maximum Initial Deductible for Medicare Part D plans will increase in 2022 by \$35, from \$445 to \$480.
Initial Coverage Limit (ICL)	<ul style="list-style-type: none">■ You pay a copay or coinsurance and the plan pays the rest.■ The Initial Coverage Limit (ICL) will increase in 2022 by \$300, from \$4,130 to \$4,430.
Coverage Gap (Donut Hole)	<ul style="list-style-type: none">■ Once the total expense of your prescriptions reaches \$4,430 in 2022, you will enter the Coverage Gap, also known as the "Donut Hole." You will then pay:<ul style="list-style-type: none">■ 25% of the cost on all generic or brand-name prescriptions.■ The drug manufacturer and Medicare Part D plan will pay the remaining 75%.<ul style="list-style-type: none">- Plan D enrollees will receive a Donut Hole discount in 2022 for the total cost of their brand-name drugs purchased while in the Donut Hole. The discount includes, a 70% discount paid by the brand-name drug manufacturer and a 5% discount paid by your Medicare Part D plan. The 70% paid by the drug manufacturer combined with the 25% you pay count toward your True Out-of-Pocket threshold (TrOOP or the Coverage Gap exit point).
Catastrophic Coverage	<ul style="list-style-type: none">■ You exit the Coverage Gap in 2022 when the total expense of your prescriptions reaches \$7,050, which is the True Out-of-Pocket threshold or TrOOP.■ If you reach the Catastrophic Coverage Phase, you'll pay:<ul style="list-style-type: none">■ For generic or preferred multisource drugs:<ul style="list-style-type: none">- \$3.95 for those with a retail price under \$79- 5% for those with a retail price over \$79■ For brand-name drugs:<ul style="list-style-type: none">- \$9.85 for those drugs with a retail price under \$197- 5% for those with a retail price over \$197

IMPORTANT!

New Year's Day is on Saturday, January 1, 2022. Both national banks and Via Benefits will observe that holiday on Friday, December 31, 2021.

Monday, January 3, is the first business day of 2022. This is the projected date when your 2022 funds will be visible in the **Reimbursement Center** and available for qualified reimbursements.

Renew Automatically or Compare Plans and Change

No action is needed if you're satisfied with your current coverage and don't plan to make changes to it. **Please be sure to keep in mind that your coverage will automatically renew during Open Enrollment.**

Visit <<clientWebsiteUrl>> to research your options and start comparing plans in your area. Plans for 2022 are posted online in mid-October.



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