



**Enroll in Additional
Medicare Coverage**





IMPORTANT!

Your current health plan ends on
December 31, 2021.



We're Here to Assist You

Visit:

my.viabenefits.com/generalmills

Call:

1-833-414-1448 | (TTY: 711)

Hours:

Monday through Friday

7:00 a.m. to 8:00 p.m. Central Time

Saturdays October 9 - November 20, 8:00 a.m.
to 6:00 p.m. Central Time

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.

General Mills
EG-DV-2022

General Mills has chosen Via Benefits Insurance Services to work with you as you **Prepare, Review, and Enroll** in new individual Medicare coverage, which will replace your current health plan.

With personalized customer support, decision support tools, and quality plan options, Via Benefits provides assistance in **Preparing, Reviewing, and Enrolling** in an individual Medicare plan that meets your specific needs, covers your prescription drugs, and works within your budget.

When you purchase a health plan through Via Benefits, we continue to be your advocate for the lifetime of your enrollment. If your needs change or you move, you can contact us to determine if your plan is still the right one for you. We're available and happy to help you make changes.



Trusted Advisor to More Than Two Million Medicare-Eligible People

Your personal Medicare resource and advocate

Via Benefits is not an insurance carrier. We're a resource that offers you a state-of-the-art Medicare marketplace with a wide variety of individual plans from the nation's leading health insurers.

Finding the right Medicare coverage can be complicated, and your health care decisions are essential. With Via Benefits, you'll get personalized assistance from our online decision support tools or from a licensed benefit advisor to help you find coverage that meets your medical and financial needs.

We look forward to helping you make an informed and confident choice.





What To Expect from Via Benefits

Personalized, step-by-step guidance

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

Knowledgeable assistance

Our licensed benefit advisors specialize in Medicare and 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.

Because we offer a range of options, you may find better coverage than you have now, at a lower cost.

PREPARE

Via Benefits recommends you take a little time to get ready to enroll. By getting started now, you'll be able to enroll faster once you've made some decisions. In addition, the information you gather will help to build a personalized benefits package.

Gather these items:



Your Medicare card with the Medicare Parts A and B* start dates



A list of your current prescriptions



A list of your current health care providers

Create an online account

If you haven't already done so, you should first create your Via Benefits account. To do so, go to the Via Benefits website (my.viabenefits.com/generalmills) and follow the instructions on the screen to create a new account. You'll need to provide an email address and phone number to create an account username and password (once you've completed these, please write them down for future reference). Via Benefits uses a security process that requires you to provide two or more credentials to authenticate your identity.

Once you've completed these steps, you're ready to review the types of plans available.

*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.

REVIEW

Choosing the type of plan that fits your needs will be your most significant decision. For example, 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 Original Medicare. Deciding which plan type is right for you is based on your lifestyle, health, and financial needs.

Original Medicare has two parts and covers about 80% of health care costs. Medicare Parts A and B cover limited, if any, prescription drug, dental, and vision costs. To cover the remaining 20%, you'll need to purchase Medicare Supplement Insurance (Medigap) with a Part D Prescription Drug plan or a Medicare Advantage plan.

Consider adding extra protection to help guard against unexpected health costs by bundling a Hospital Indemnity and Dental, Hearing, Vision plan with your Medicare coverage.



Take a look at the plan comparison charts:

Medigap and Part D Prescription Drug Plans

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 coinsurance, and costs Medicare doesn't cover. 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
✓	Works alongside Medicare Parts A and B
✓	Part D plans are purchased separately
✓	Add dental, vision, hearing insurance separately

Protection Plans to add to Medigap and Part D

Medigap and Part D plans don't include coverage for dental or vision services or hearing aids. A combined **dental, vision, hearing plan** covers those services and protects against unexpected expenses.

Medicare Advantage (MA) and (MAPD) Plans

Known as Medicare Part C, a Medicare Advantage (MA) or Medicare Advantage with Prescription Drug (MAPD) plan combines Medicare Parts A and B and operates as an all-in-one plan. Both 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
✓	Combines Medicare Parts A and B, and serves as an "all-in-one" plan
✓	MAPD combines medical and drug coverage
✓	Some plans cover dental and vision and may add gym memberships, transportation service, meal delivery, and other benefits

Protection Plans to add to Medicare Advantage

Support your MA 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

If you're losing group coverage, by law, you have guaranteed issue rights. Guaranteed issue means you have the right to purchase insurance, Medigap or Medicare Advantage, without being turned down based on your medical history or preexisting conditions.

Pro tips

If you can accomplish some or all of these before your enrollment period begins, your enrollment may take you less time and be smoother.

- ✓ Consult with a licensed benefit advisor
- ✓ Create a Via Benefits online account
- ✓ Complete a needs analysis
- ✓ Select a plan type – Medigap with Prescription Drug or Medicare Advantage
- ✓ Decide if you want to enroll online or by phone with the help of a benefit advisor
- ✓ Enroll earlier in your enrollment period to receive your insurance cards before your new coverage starts



Now that you've taken steps to **Prepare and Review**, you're all set for enrollment.

If you're shopping online, once you've signed in, verify all your information is correct, then select **Shop and Compare**. The website will walk you through the selection and enrollment process.

If you're shopping with a licensed benefit advisor, they'll help you review your choices and create your benefits package. In addition, they're available to answer your questions and help you enroll in the plans you choose.

You can enroll with help from a friend or family member. You will need to give your verbal permission to the benefit advisor.

After You Enroll

After you enroll, be sure to look for these communications:

Selection confirmation letter: This letter confirms that you've applied for coverage but isn't proof of insurance.

Communications from your new insurance carrier: Be sure to watch for communications from your new insurance carrier and follow required steps. Enroll earlier in your enrollment period to receive your insurance cards before your new coverage starts.

Sit back and relax

You've completed the hard part. You can find help online at **my.viabenefits.com/help** or by contacting Via Benefits at any time to get help with questions or issues that may arise. If your circumstances change or you need to make coverage changes, reach out to us directly.



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