

2021 Enrollment Guide



**Enroll in Additional
Medicare Coverage**

ECOLAB®



IMPORTANT!

Enroll in additional coverage by your coverage end date



We're here to assist you

Online: my.viabenefits.com/ecolab

By Phone:

1-866-202-9731 | (TTY: 711)

Hours:

Monday through Friday

8:00 a.m. until 9:00 p.m. Eastern 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.

This guide helps you **Prepare, Review and Enroll** in new individual Medicare coverage. Please read through it and collect the requested information. Once you do that, you are ready to enroll.

Go online, create a personal profile, and either prepare to enroll online or schedule a call with a Via Benefits licensed benefit advisor by the date listed above. Scheduling an appointment reduces wait time before a licensed benefit advisor is available to help with your enrollment call at a time that is convenient for you.



Ecolab

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Your Enrollment Guide

Complete Your Medicare Insurance Enrollment for 2021

Ecolab is offering the services of Via Benefits to help you find and enroll in additional Medicare coverage, filling in the gaps that Original Medicare doesn't cover. Original Medicare, Parts A and B, cover roughly 80% of health care costs. Most Americans need to purchase an additional plan to cover what Parts A and B do not.

Introducing Via Benefits

Via Benefits is a personalized service to help you find, evaluate, and enroll in the Medicare, dental and vision coverage that is right for you. We are not an insurance carrier. We are the largest and oldest private Medicare marketplace, operating since 2004. We work for you and your eligible spouse or dependents.

Contact Via Benefits and complete your enrollment by your coverage end date. Depending on your eligibility, you may be guaranteed coverage regardless of your current health status.

If you enroll in COBRA Continuation coverage, you will have a final opportunity to enroll through Via Benefits when your COBRA coverage ends. If you do not enroll within 60 days of your retirement or COBRA Coverage end date, whichever is later, you will not be eligible to enroll in Ecolab Post-65 Retiree Health Care benefit through Via Benefits in the future.

Included in this mailing

This Enrollment Guide introduces our services, explains how to prepare to enroll in new coverage, and what to expect after you have enrolled. Please review it carefully and use the steps in the enrollment checklist to help you prepare.

Important Information for Ecolab Retirees and Family Members

Medicare Parts A & B Required — You must be enrolled in Medicare Parts A and B to enroll through Via Benefits.

Medicare and Post-65 Coverage Effective Dates — Coverage is NOT retroactive. Therefore, it's important that you begin the Medicare and Via Benefits enrollment process 90 days in advance or as soon as possible.

Retiree Must Be Enrolled — You, the retiree must be enrolled in Ecolab retiree health coverage (pre- or post-65 plans) in order for your family members to be eligible for Ecolab retiree health coverage (pre- or post-65 plans).

Enrolling Eligible Family Members — When you enroll in Ecolab retiree health coverage, you will have a one-time opportunity to enroll your eligible family members. Ecolab retiree health coverage for family members, including new family members, cannot be added at a later date.

Transitioning from COBRA to Post-65 Retiree Coverage — If you are enrolled in COBRA continuation and reach age 65, you may enroll in post-65 health coverage through Via Benefits. If you have family members enrolled in COBRA, they will lose their opportunity to enroll in Ecolab retiree health coverage under (and HRA eligibility described below, if applicable) unless they enroll in Ecolab retiree health coverage (pre- or post-65 plan) at the same time.

If you are a grandfathered retiree eligible for a premium subsidy — Ecolab will make an annual contribution to an “account” in your name, called a Health Reimbursement Account (HRA), to offset the cost of your medical and prescription drug premiums and out of pocket expenses such as deductibles and coinsurance. **You and your eligible family members must be**

enrolled in a medical plan through Via Benefits to be eligible for HRA funds from Ecolab. To confirm your grandfather status and eligibility for HRA funds from Ecolab prior to retirement, please contact an Ecolab Retirement Specialist at 1-877-854-6541. Once you have retired, your HRA funding amount will be sent to Via Benefits.

Contact us

Via Benefits is a personalized service to help you find, evaluate, and enroll in the Medicare, dental and vision coverage that is right for you.

We're here to assist you

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REMINDER: Enroll in Ecolab Post-65 coverage through Via Benefits by your coverage end date*

*If you enroll in COBRA Continuation coverage, you will have a final opportunity to enroll through Via Benefits when your COBRA Coverage ends.

Ecolab 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, outstanding online 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. Our service is provided at no cost to you.

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 are available and happy to help you make changes.





Trusted Advisor to Almost Two Million Medicare-eligible People

Your Personal Medicare Resource and Advocate

Via Benefits is not an insurance carrier. We are 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. Our marketplace has Medicare Supplement Insurance (Medigap), Medicare Advantage, and Medicare Part D Prescription Drug plans, as well as dental and vision plans.

Finding the right Medicare coverage can be complicated, and your health care decisions are important. With Via Benefits, you'll get personalized assistance from a benefit advisor, who is a licensed insurance agent, to help you find coverage that meets your medical and financial needs. In addition, our online marketplace makes it simple for you to search, compare, and select plans with a number of helpful tools.

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

What to Expect from Via Benefits

Personalized, step-by-step guidance

Via Benefits not only gives you access to the nation's largest Medicare marketplace, but also provides you with personalized assistance and online tools all at no cost to you.

Our easy-to-use online tools and licensed benefit advisors will guide you step by step through the Via Benefits marketplace. By the time you're done, you can feel confident that you're choosing the right coverage to meet your specific needs.

Unbiased, objective support

Our benefit advisors are objective advocates. They are paid a salary and have no incentive to steer you into any specific type of plan or insurance carrier. They will provide unbiased information to help you choose the plan that's right for you.

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 coverage better than your current plan at a lower cost.



 **PREPARE**



 **REVIEW**

 **ENROLL**





Create or update your online account

Before you are ready to enroll in a plan, you should first create your Via Benefits account. To do so, go to the Via Benefits website (my.viabenefits.com/ecolab) and follow the instructions on the screen to create a new account. You will be asked to provide an email address and phone number in order to create your account username and password (once you've created these, please write them down for future reference.) Via Benefits uses a multi-factor authentication (MFA). MFA is a security process that requires you to provide two or more credentials to authenticate your identity.

When you first look at your personal profile, you may see that some information has already been filled in. Your former employer or benefits provider shared this information with us.

Once you've created your account, you should gather and enter the following information to help you find and choose the right plan:

- Your Medicare number
- Prescription information – names, dosages and frequency you take medication
- Provider information – for plans that have a provider network, names and addresses for all the doctors and hospitals/outpatient facilities you wish to continue using

REVIEW

Now that you've prepared for enrollment, it is time to start reviewing plans. The following information about your Medicare plan options will help you make an informed and confident choice during enrollment. Read through a description of our coverage options below, or watch a pre-recorded webinar at your convenience. Our free, educational webinar can be viewed anytime at viabenefits.com/events.

Option 1

Medigap with a Part D Prescription Drug plan

With this option, you purchase a Medigap policy and a Part D Prescription Drug plan to work along with Original Medicare (Parts A and B). A Medigap policy helps pay for out-of-pocket health costs you have with Original Medicare, such as copayments and deductibles. An individual Part D Prescription Drug plan helps pay for out-of-pocket prescription drug costs.

With this option, there is no network of doctors and service providers in the traditional sense – you can see any service provider who accepts Medicare.

This option is good for those who would rather minimize out-of-pocket expenses in favor of a larger premium.



Flexibility to visit any doctor that accepts Medicare



Predictable, lower out-of-pocket expenses



Medigap with Part D



Option 2

Medicare Advantage (MA) or Medicare Advantage with Prescription Drug plan (MAPD)

With an MA or MAPD plan, all of your Medicare benefits are provided by a private insurer who contracts with Medicare. Both plans bundle Medicare Parts A and B, and generally operate as an all-in-one plan. MAPD plans include both health and prescription drug coverage and may also include routine eye, hearing, and dental care.

Both plans have networks, so you will want to check if your preferred doctors are in the network of the new plan you're considering.

MA and MAPD plans are a good option for those who would like to have lower premiums but may have more and higher out-of-pocket expenses.



Health
coverage

+



Prescription
coverage

=



All-in-one
plan



Your Enrollment Period

You may be enrolling during a Special Enrollment Period (SEP) or an Initial Enrollment Period (IEP), or you may be enrolling during the annual Open Enrollment Period held every fall from October 15 to December 7. Regardless of when you are enrolling, Via Benefits will work with you, helping you select a plan that fits your financial and medical needs.

If you are 65 or older, you'll most likely be enrolling during an SEP. An SEP is granted when certain life events occur, such as losing group coverage or moving to another state or Zip Code. These circumstances allow you to enroll, with guaranteed issue, in new Medicare plans outside of the Open Enrollment Period in the fall of each year.

If you'll soon be turning 65, you'll most likely be enrolling during an IEP. An IEP is a seven-month period when you're able to enroll in Medicare coverage with guaranteed issue. Your IEP starts three months before the month of your 65th birthday, and includes the month of your birthday and the three months after your birthday.



Guaranteed Issue

Guaranteed issue rights for Medigap plans

During your initial election period, Medigap insurance plans are guaranteed issue. This means insurance carriers can't turn you down based on your medical history or preexisting conditions. As long as you enroll when first eligible and stay enrolled in your Medigap plan, you won't have to worry about being denied coverage.

If you do not enroll in a Medigap plan during your initial election period, you may be subject to medical underwriting. This means you can be charged more or denied coverage based on your health status.

Guaranteed issue rights for Medicare Advantage plans

During a Special Enrollment Period (SEP), Medicare Advantage plans are always guaranteed issue for Medicare-eligible individuals who have Medicare Parts A and B. Medicare Advantage plans also are guaranteed issue during subsequent Open Enrollment Periods during the fall of each year.







Enroll online

Now that you're done reviewing, you're all set for enrollment. If you find a plan you know you want, consider enrolling online. It's easy, and most plans allow you to enroll online without needing to speak to anyone at Via Benefits.

Enroll over the phone

Unsure if enrolling online is your best option? Consider scheduling a call to enroll. Schedule a call by either going online or calling us.

If you'd rather not make an appointment, just call us at your convenience Monday through Friday, 5:00 a.m. until 6:00 p.m. Pacific time.

Coverage options for the following year are usually available in mid-October. During your call, a benefit advisor will walk you through your coverage options, help you determine which plans meet your medical and financial needs, and complete your enrollment application. The call will take about 90 minutes per person to complete. If you are also enrolling a Medicare-eligible spouse or dependent, you are both welcome to enroll at the same time, or to make a separate appointment to enroll.

Via Benefits recommends setting up a friend or family member as an authorized representative on your account. You can give this permission verbally so that person(s) can help you with your enrollment.



Sit Back and Relax

You're done with the hard part. You'll begin receiving communications about your new coverage after you've submitted your application(s). 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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*Extend Insurance Services, LLC is changing its d/b/a from Towers Watson's OneExchange to Via Benefits Insurance Services



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*****SNGLP T1 P1
John Sample
1234 Street Name
Any Town, State 00000



Important!

**Time-sensitive information regarding
your 2021 health benefits enclosed.**