

## **IMPORTANT!**

**Enroll in additional coverage by your coverage end date.**

This guide helps you prepare to 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 schedule a call with a Via Benefits licensed benefit advisor by the date listed above. Scheduling an appointment ensures a licensed benefit advisor is available to help with your enrollment call at a time that is convenient for you.

**Go online: [My.ViaBenefits.com/ornl](https://my.viabenefits.com/ornl)**

**Contact us by phone:**

**1-888-592-8348 | (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](https://my.viabenefits.com/about/privacy-policy). If you have questions or concerns about our privacy policy, please contact us at [my.viabenefits.com/help](https://my.viabenefits.com/help).

# Your Enrollment Guide

## Complete Your Medicare Insurance Enrollment for 2018

### Dear M. Retiree,

Oak Ridge National Laboratory 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 Medigap, dental, and vision coverage that is right for you. We are not an insurance company. We are the largest and oldest private Medicare marketplace, operating since 2004. We work for you and your eligible spouse or dependent.

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

### 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.

## Contact us

We recommend that you contact us as soon as possible to schedule your call to enroll – either by calling us or going online. Remember that both the call and our service are free.

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



