

# 2022 Enrollment Guide



**Enroll in Additional  
Medicare Coverage**



**Wespath**

BENEFITS | INVESTMENTS



Your Annual Conference or employer and Wespath Benefits and Investments 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

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.



## IMPORTANT!

**Your current health plan ends on  
November 30, 2022.**



## We're Here to Assist You

### Visit:

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

### Call:

1-866-249-7785 | (TTY: 711)

### Hours:

Monday through Friday

8:00 a.m. to 9:00 p.m. Eastern Time



## Your Enrollment Guide

### Complete Your Medicare Insurance Enrollment for 2022

Dear John Sample,

Your Annual Conference or employer and Wespath Benefits and Investments is offering the services of Via Benefits to help you **Prepare, Review, and Enroll** in additional Medicare coverage, filling in the gaps that Original Medicare doesn't cover.

### Introducing Via Benefits

Via Benefits provides no-cost professional assistance in finding the most cost-effective Medicare coverage that works for you. Our comparison tool makes it simple to evaluate plans, and our licensed benefit advisors are available to help you explore your options. If you decide to purchase a plan through Via Benefits, it can be done easily through our website or over the phone.

Complete your enrollment by November 30, 2022.



## Included in this mailing

This Enrollment Guide introduces our services ; explains how to **Prepare, Review, and Enroll** in new coverage; and tells you what to expect after you have enrolled. Please review it carefully.

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









# 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 insurance carriers.

Finding the right Medicare coverage can be complicated. With Via Benefits, you can take advantage of personalized assistance from a licensed benefit advisor or use our online decision-support tools to 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 help you 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.

## 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 a SEP. A 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.



## How we work with you

Via Benefits is your resource for evaluating and enrolling in new coverage. We recommend following the steps below to ensure your enrollment is as smooth as possible.

1



Gather your information

2



Compare different plan types

3



Enroll in your new plan

You can complete steps two and three on our website, or you can call us and we'll be happy to walk you through the process. You can also do a little bit of both.





Via Benefits recommends you take a little time to prepare to enroll. By getting started now, you'll be able to enroll faster. 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 a Via Benefits profile

If you haven't already done so, you should first create a profile on our website. Simply go to the Via Benefits website ([my.viabenefits.com/wespath](https://my.viabenefits.com/wespath)) 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 by either calling 1-800-772-1213 (TTY 1-800-325-0778) or going to [ssa.gov/benefits/medicare](https://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) and 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.



# 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, and 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, and 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 of your information is correct, then select **Shop & 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, your benefit advisor is 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 assisting you.

## 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.



## We look forward to assisting you!

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SOUTH JORDAN UT 84095-4189

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# Important!

Time-sensitive information regarding  
your 2022 health benefits enclosed.