

Helping You Prepare For Your Upcoming Medicare Enrollment

ACERA

October 27, 2022

*We'll get started at
the top of the hour.
[you won't hear anything until then]*

WELCOME!



Today's Presentation is Available Ongoing

Here's the new look of our website:

my.viabenefits.com/ACERA

As you scroll down this Welcome Page you'll see the link for this live webcast recording.

Give us some days to process this live webcast but you'll eventually be able to watch and re-watch as often as you'd like.



Planning for Your Future Health Benefits



Here is what we'll cover:

1

Introducing Via Benefits

2

Pre-Enrollment

3

Medicare Assessment

4

Medicare Basics

5

Enrollment

6

After you Enroll

7

HRA Funding

8

Next Steps to Take

Introducing Via Benefits





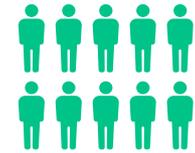
The first and largest private Medicare marketplace



17th

Now in our 17th Enrollment Season

Experience That Counts When You Need it Most



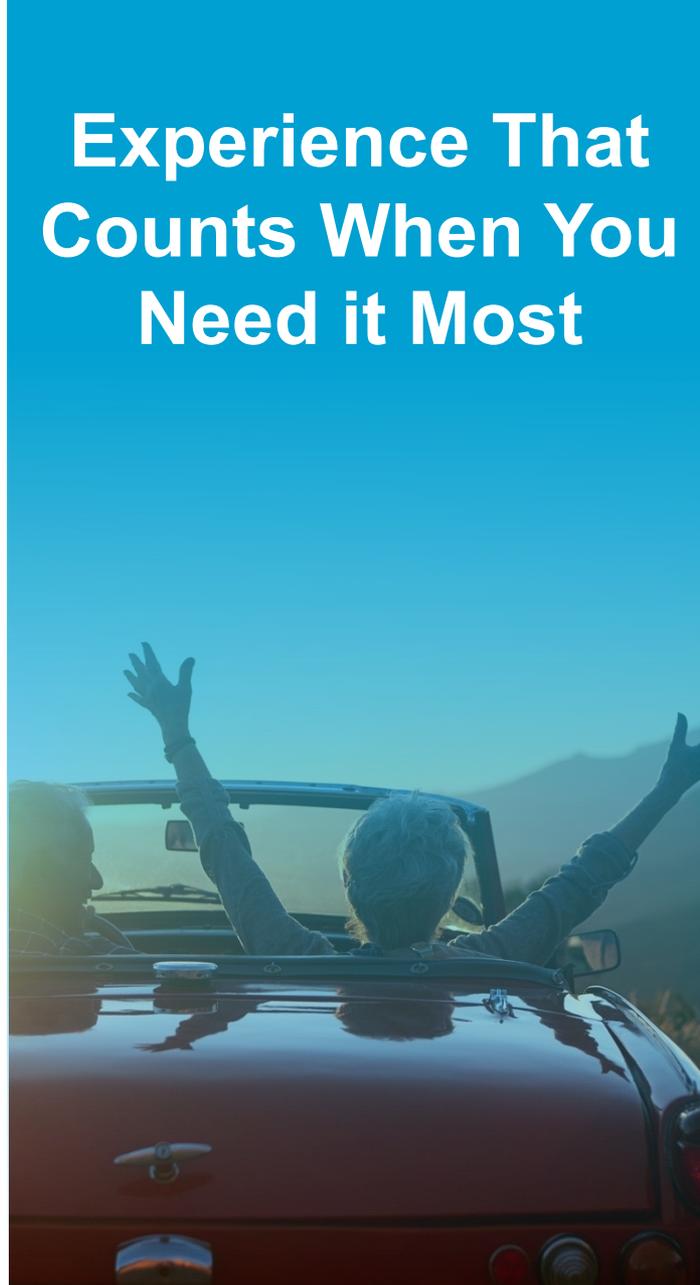
2.3M

We've helped over 2 million retirees



98%

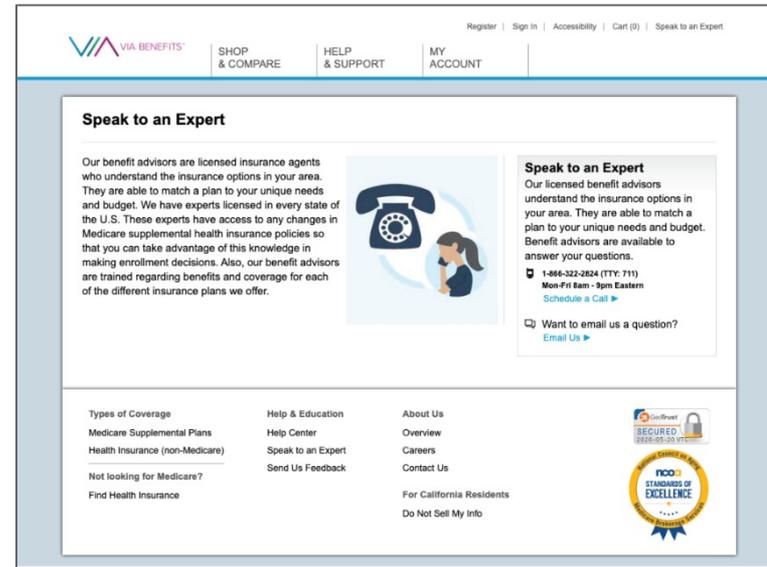
Retirees feel they chose the best plan using Via Benefits



Via Benefits Care Team



1-888-427-8730 (TTY:711)
Monday - Friday
5:00am – 4:00pm Pacific



Register | Sign In | Accessibility | Cart (0) | Speak to an Expert

VIA BENEFITS® SHOP & COMPARE HELP & SUPPORT MY ACCOUNT

Speak to an Expert

Our benefit advisors are licensed insurance agents who understand the insurance options in your area. They are able to match a plan to your unique needs and budget. We have experts licensed in every state of the U.S. These experts have access to any changes in Medicare supplemental health insurance policies so that you can take advantage of this knowledge in making enrollment decisions. Also, our benefit advisors are trained regarding benefits and coverage for each of the different insurance plans we offer.



Speak to an Expert
Our licensed benefit advisors understand the insurance options in your area. They are able to match a plan to your unique needs and budget. Benefit advisors are available to answer your questions.

1-866-322-2824 (TTY: 711)
Mon-Fri 8am - 9pm Eastern
[Schedule a Call](#)

Want to email us a question?
[Email Us](#)

Types of Coverage
Medicare Supplemental Plans
Health Insurance (non-Medicare)
Not looking for Medicare?
Find Health Insurance

Help & Education
Help Center
Speak to an Expert
Send Us Feedback

About Us
Overview
Careers
Contact Us
For California Residents
Do Not Sell My Info




my.viabenefits.com/ACERA
Available 24/7

Pre-enrollment



Create a Via Benefits Profile



For step by step instructions:

Watch our video

“Create a Via Benefits Profile”

found at

my.viabenefits.com/ACERA

Create a Via Benefits Profile



Menu

Medicare

Individual and Family

Welcome to Via Benefits

Medicare Coverage Simplified

Not looking for Medicare plans?
[Learn About Individual and Family Plans](#)

Browse Your Medicare Options

Answer a few simple questions to get started.

[See Plans](#)

Returning to Via Benefits?

[Sign In](#)

New to Via Benefits? [Sign Up](#)

Have you had a recent life-changing event?

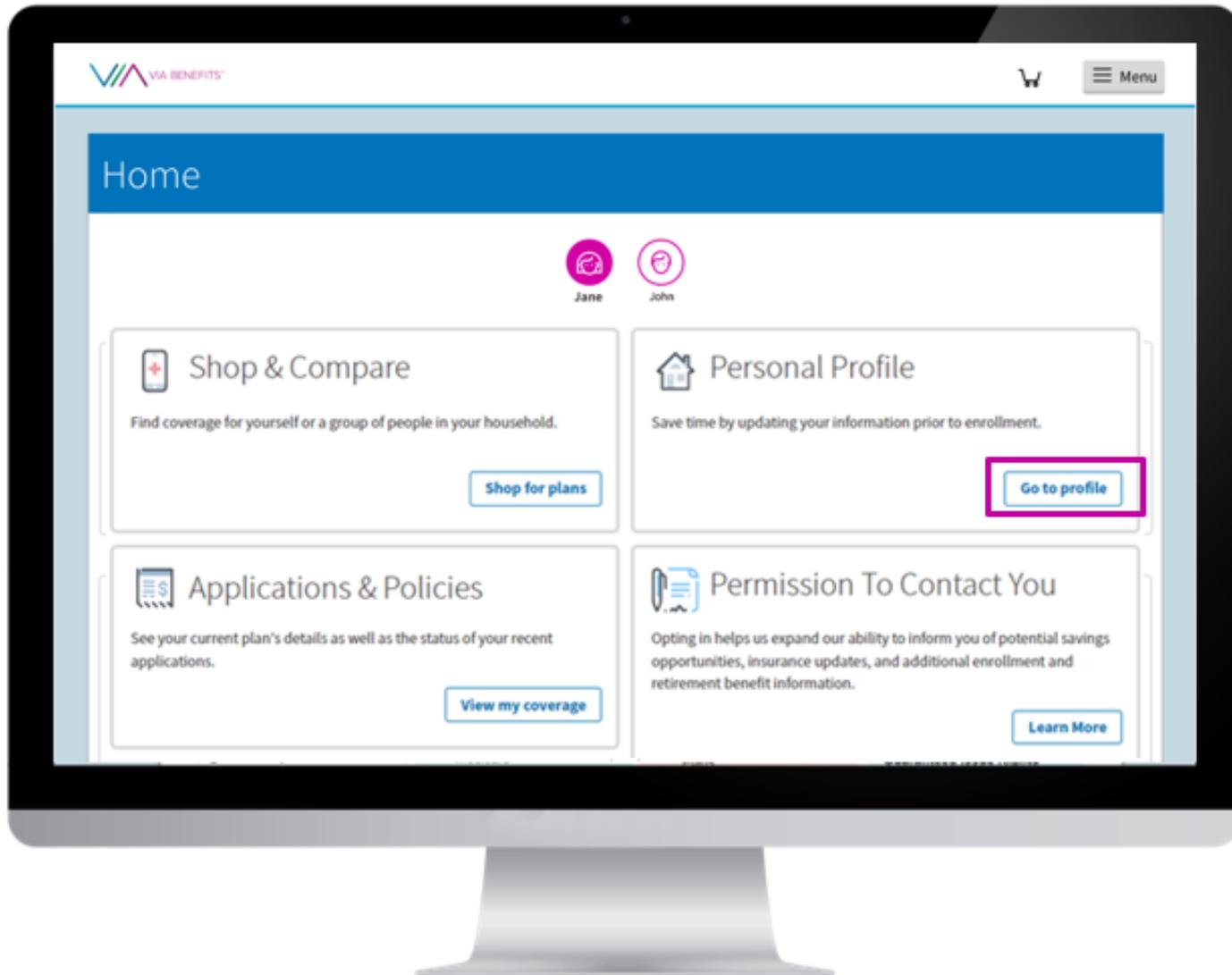
You may be able to change your health or drug coverage if you qualify for a Special Enrollment Period.
[Learn More](#)

Simplifying the Health Insurance Shopping Experience

Get health coverage that's tailored to your specific needs and budget by using Via Benefits to quickly find, learn about, and compare plans. Shop with confidence knowing you have the backing of Via Benefits' online tools, world-class customer service, licensed benefit advisors, and comprehensive knowledge of the health coverage market.

Create a Via Benefits Profile

Select “Go to profile” and enter your household information and health information



Granting Caregivers' Permission

Establish permission for a family member or trusted friend to help you

Authorization to Release Personal Information (Limited)

Allows a representative to get information only

Authorization to Release Personal Information (Full)

Allows a representative to take action on your behalf

Financial Power of Attorney (POA)

Allows a representative to take action on your behalf and make decisions



Medicare Assessment



Call Our Via Benefits Care Team

Medicare Assessment



1-888-427-8730

Monday – Friday

5:00 a.m. – 4:00 p.m.

Pacific Time

During your assessment we'll:

- Verify your profile, if needed
- Talk about your coverage needs
- Evaluate different medical plan types: Medicare Advantage, Medicare Supplement, and Part D prescription drug plans
- Make a plan type recommendation
- If enrolling by phone, schedule an enrollment appointment

Medicare Basics



Plans and Insurers

PLANS



Medicare Advantage
with Prescription
Drug (Part C)



Medicare Supplement
(Medigap)



Prescription Drug
(Part D)



Dental



Vision

INSURERS



Your Future Coverage

How Medicare Coverage Works

Original Medicare (Parts A & B)



Additional Coverage



Medicare Advantage with
Prescription Drug
(Part C)

OR



Medicare Supplement
(Medigap)

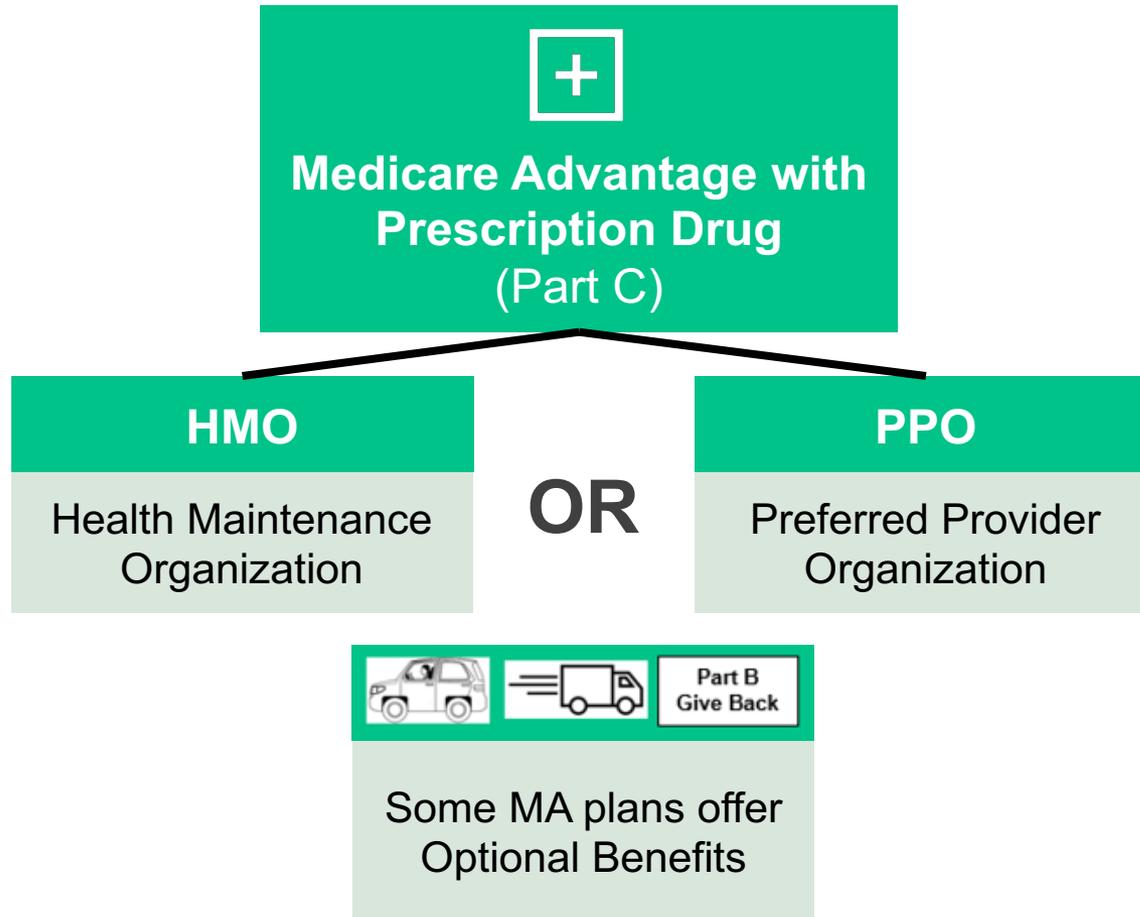


Prescription Drug
(Part D)

Your Future Supplemental Coverage Options

Medicare Advantage Prescription Drug (MAPD) Plans

This benefits package = MAPD Plans



Your Future Supplemental Coverage Options

Medigap Plans

This benefits package = Medigap + Part D prescription drug



Medicare Supplement
(Medigap)



Prescription Drug
(Part D)

Medicare Supplement Insurance (Medigap)

MN, MA and WI are offered differently

Several states have special GI rules: Birthday Rule- NV, CA, OR, OH, ID

GI States, Yr Round- MA, NY, CT, ME Limited- VT,WA Anniversary Rule: MO

Medicare-Eligible Before 2020 ONLY

	Medicare Supplement Insurance (Medigap) Policies								Medicare-Eligible Before 2020 ONLY	
Benefits	A	B	D	G	K	L	M	N	C	F
Medicare Part A coinsurance and hospital costs	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%
Blood (first 3 pints)	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	50%	75%	100%	100%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	50%	75%	100%	100%	100%	100%
Part A deductible		100%	100%	100%	50%	75%	50%	100%	100%	100%
Part B deductible									100%	100%
Part B excess charges*				100%						100%
Foreign travel emergency (up to plan limits)			80%	80%			80%	80%	80%	80%

Source: CMS

*CT, MA, MN, NY, OH, PA, RI, VT

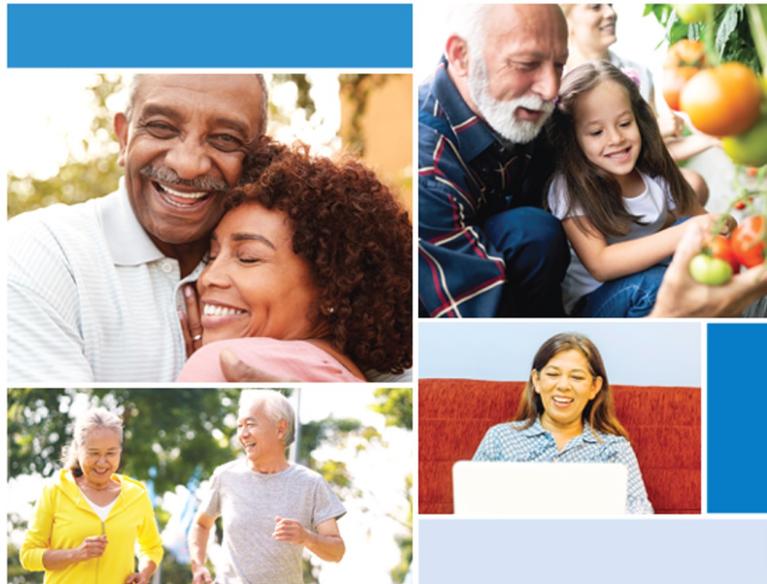
Out-of-Pocket limit in 2022

\$6,620

\$3,310

Medicare & You

CMS Medicare handbook



Medicare & You 2022

The official U.S. government
Medicare handbook



- Annually updated
- Medigap section
- Choose the lowest premium Medigap letter plan

Prescription Drugs

5 Tiers of Copays

Tier 1 – Preferred generic

Tier 2 – Non-preferred generic

Tier 3 – Preferred brand

Tier 4 – Non-preferred brand

Tier 5 – Specialty drugs

Medicare Prescription Drug Coverage 2023

Participant Pays

Total Cost

Full retail until deductible is met	Deductible	\$0-\$505
Copays for your plan coverage (25%)	Initial Coverage	\$4,660
25% for Brand Name 25% for Generics	Coverage Gap (only 25% will reach)	\$7,400 70% manufacturer discounts count towards TrOOP
\$4.15 for Generics, \$10.35 for Brand Name or 5% coinsurance (whichever is greater)	Catastrophic Coverage (only 4% will reach)	

Enrollment



Ready to Enroll

Enroll by phone



Call at your appointment time during the enrollment window



A member of the care team will help you review and enroll in a plan



Identity is voice-verified



Disclaimers are read to you



With your permission, a friend or family member may join the call

After you select your plan, allow up to 45 minutes to complete applications



45 min.



15 min.

Enroll online



Enroll anytime



Compare plans side by side, select a plan, and enroll using the website



Identity is verified when you sign into Via Benefits



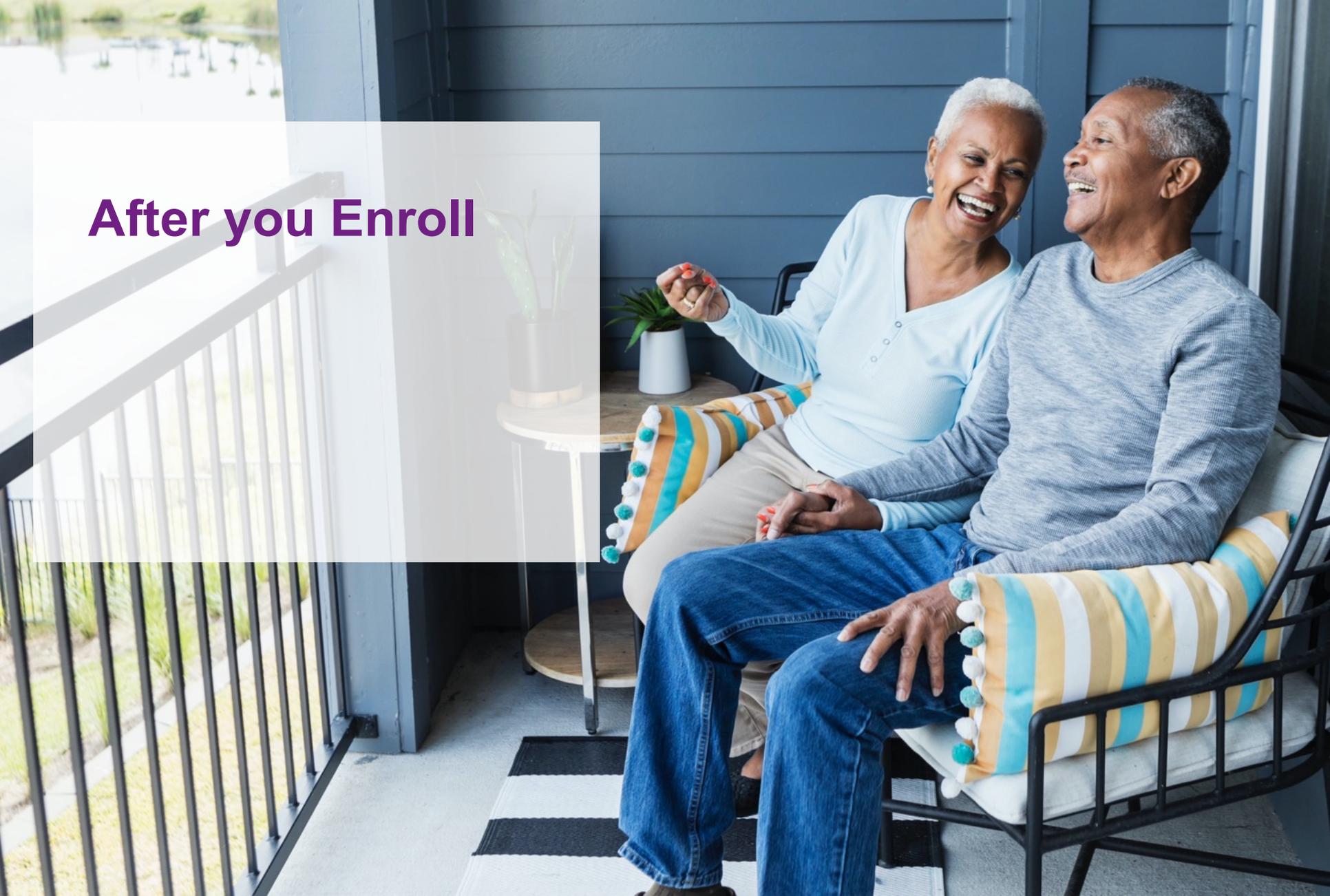
You read the disclaimers and confirm on the site



Shop Via Benefits with help from a friend or family member

After you select your plan, allow up to 15 minutes to complete applications

After you Enroll



Post-enrollment Communications

- **Selection Confirmation Letter** – this will confirm your plan choices
- **Communications *from your confirmed insurance carrier*** – you will receive a packet with your new insurance cards and information about your new plan benefits
- Information about your new funding account



Visit: my.viabenefits.com/ACERA
Watch our video “**Welcome to Via Benefits**”



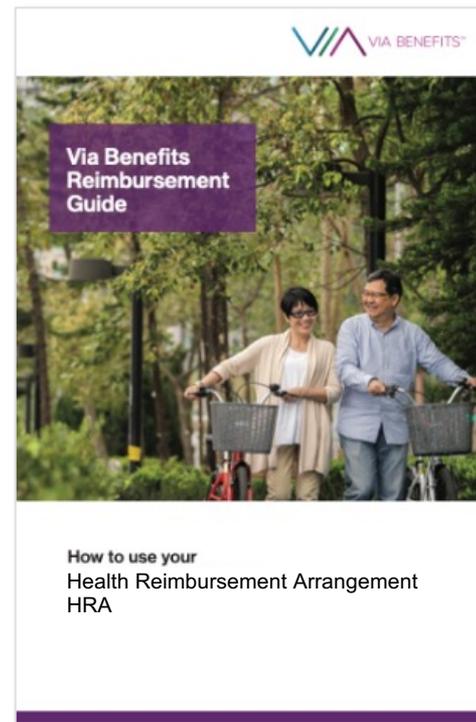
Qualify for Your HRA

Via Benefits Reimbursement Guide

- Contains all necessary instructions on how to use your HRA, including setting up direct deposit, use of the mobile app, and filing claims for reimbursement
- Should arrive within two weeks of the date your new coverage begins

To Qualify for your Funding

- **Enroll in a medical or Rx plan through Via Benefits before your enrollment period ends to have access to your HRA**
- **You must remain enrolled through Via Benefits to continue to have access to your HRA**



Health Reimbursement Arrangement (HRA)



If you are eligible

ACERA will make an **annual** contribution to your HRA



Tax-free account

Used to reimburse you for eligible health care expenses



Get reimbursed

For eligible plan premiums

Your HRA funding will be available: **January 1, 2023**
Unused funds **DO NOT** roll over
USE IT!!!

Health Reimbursement Arrangement (HRA)

How the HRA works



Important: You may be reimbursed up to the amount available in your HRA

Next Steps



Ready, Let's Go!

Pre-Enrollment

- Create a Via Benefits Profile at **my.viabenefits.com/ACERA**
 - Include providers, prescriptions, pharmacy
 - Add email address and update preferences
- Call us at **1-888-427-8730** and complete your Medicare assessment
- Schedule your enrollment appointment either during the call or online

Help Videos

Visit: **my.viabenefits.com/ACERA**

Under the headline of Videos view:

- Intro to Via Benefits
- Create a Via Benefits Profile

Enrollment

- Call us at your scheduled appointment time during your enrollment window **[AEP = Oct. 15th – December 7th]**
- Enroll using the Via Benefits website any time starting October 15

Help Videos

Visit: **my.viabenefits.com/ACERA**

- Prepare to Enroll
- Shop and Enroll Using Via Benefits

Enrollment Continues **until December 30**

- Watch for communications about your new coverage

Help Videos

Visit: **my.viabenefits.com/ACERA**

- Welcome to Via Benefits



Go online now to set up your profile
and schedule your enrollment
appointment!

my.viabenefits.com/ACERA

1-888-427-8730

Monday – Friday

5:00 a.m. – 4:00 p.m. PT

Thank You!



Questions

