



Open Enrollment Period

Evaluate your existing Medicare coverage and make changes if needed.

October 15 – December 7, 2022



Medicare Advantage (MA) Open Enrollment Period

Make a one-time change if you're enrolled in a new Medicare Advantage plan.

January 1 – March 31, 2023

Medicare Supplement Insurance (Medigap) and Open Enrollment

You can enroll in a Medigap policy anytime of the year, but you may have to undergo underwriting depending on your state's rules. **We recommend calling outside of the Open Enrollment Period for speedier response from a Via Benefits care team member.**



11 SP 0.900
 *****SNGLP T1 P1
 <<fullNames>>
 <<line1StreetAddress>>
 <<line2StreetAddress>>
 <<cityName>>, <<stateCode>> <<zipCode>>

The Groove from Via Benefits
 Fall 2022 Medicare Newsletter



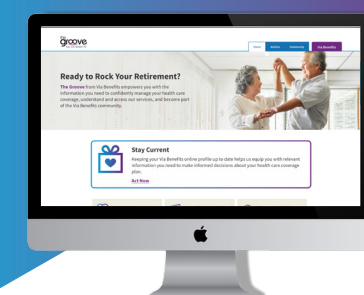
Get Ready for Open Enrollment

Hello! Welcome to your fall Medicare edition of **The Groove** from Via Benefits. We've changed the name of our newsletter to coincide with the launch of our new, year-round informational hub, **thegrooveviabenefits.com**. We've made this change to better provide you with the relevant information and insights you need to confidently navigate Medicare's Open Enrollment and rock your retirement.

Be sure to not miss an article or notification from **The Groove by visiting my.viabenefits.com and updating your communications preferences to receive emails.**

Get informed.
 Get empowered.
 Get grooving.

thegrooveviabenefits.com



Find your Open Enrollment groove

It's nearly that time of year again. Medicare Open Enrollment is from **October 15 through December 7, 2022**. The good news is that **The Groove** from Via Benefits is more than a newsletter, it's also our new online resource for all your Medicare Open Enrollment and health coverage needs.

The Groove from Via Benefits provides you with the insights you need to quickly, easily, and knowledgeably make health coverage decisions that fit your needs.

Visit thegrooveviabenefits.com/Medicare-OEP to learn more.



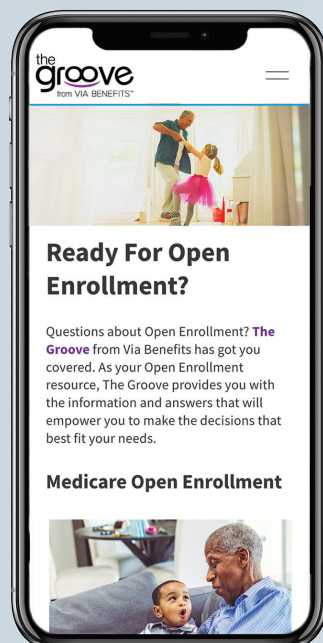
Depend On Via Benefits Insurance Services To Be Your Open Enrollment Resource. Visit thegrooveviabenefits.com

Fall 2022 Medicare Edition

- Get Ready for Open Enrollment
- Find your Open Enrollment groove
- 4 Simple Steps to Prepare for Open Enrollment
- Coverage Checkup Helps Keep Costs in Check
- Plans Renew Automatically, but Premiums May Increase
- Save Time, Shop Online
- Open Enrollment Call Calendar

Medicare Open Enrollment is October 15 through December 7, 2022

Scan the QR code to go to **The Groove** for more insights and information.



4 Simple Steps to Prepare for Open Enrollment

- 1 Ensure your Via Benefits profile is current**
 Sign into my.viabenefits.com and take a few moments to review your personal profile and preferences.
- 2 Provide HIPAA authorization**
- 3 Sign up for email communications**
- 4 Use Coverage Checkup**
 Starting October 15, 2022, your Coverage Checkup results will be available for review.





Coverage Checkup Helps Keep Costs in Check

Compare current plan to new 2023 plans

Discover if you can save money on your Medicare Part D Prescription Drug or Medicare Advantage Prescription Drug (MAPD) plan. Simply use the Via Benefits Coverage Checkup, the same powerful tool our Via Benefits care team uses, to see if you can benefit from a more cost-effective option.

Confirm your Via Benefits profile is up to date today

The first step to finding out if you can save money on your current Part D or MAPD plan is to make sure your online profile is accurate. Sign into my.viabenefits.com/account at anytime, 24/7, to confirm or update your profile information. This includes your personal and contact information, such as current address and ZIP code, health care providers, health status, and prescription drug details. Up-to-date information helps Coverage Checkup accurately compare plans.

Check results starting October 15, 2022

Once Open Enrollment begins, sign into my.viabenefits.com/account to get your Coverage Checkup results instantly. If you're enrolled in a Part D or MAPD plan, you'll be shown one of three results:

- No action is needed — the plan you have still work for you.
- Your current plan will be discontinued — new options will be provided so you can make a decision that fits your needs.
- You can save money by choosing a new Part D or MAPD plan — the Coverage Checkup displays options and potential savings, as well as access to all the plan details, so you can make an informed choice.



Did you know?

Coverage Checkup is the same tool our care team uses. There's no need to call to confirm your results.

Open Enrollment call calendar

If you're happy with your current coverage, then simply sit back and relax. Your coverage will automatically renew for 2023.

Need to speak with our care team? Our Service Center calendar approximates the best times to call, connect, and get the support you need. Call volume subject to change. Reserve a time to call by signing into my.viabenefits.com.

Service Center hours: Monday – Friday, <<businessHours>>

Time of Day	Monday	Tuesday	Wednesday	Thursday	Friday
Morning	●	●	●	●	●
Afternoon	●	●	●	●	●
Evening	●	●	●	●	●

Call volume: ● Light ● Moderate ● Heavy ● Heaviest



Plans Renew Automatically, but Premiums May Increase

If you're happy with your plan, keep your plan

If your plan still fits your needs then there's no need to call us. In fact, you don't have to do anything!

If there are to be any significant changes to your plan, your insurance company typically notifies you, so watch for a communication from your insurance company prior to Open Enrollment. It's a good idea to check, though, to see if your plan is:

- Changing the way they pay for prescriptions
- Increasing the premium, which may be too costly for you
- Discontinuing your plan

If any of these things happen, sign into Via Benefits at my.viabenefits.com/account. Starting October 15, the Coverage Checkup will run automatically from your Home page, comparing your current plan to the new 2023 plan offerings. There's no need to spend time calling us. The results will show you:

- If your plan is still the right option
- Other plan options that may be more cost effective
- Full details on any plan recommendations

Once you've made your decision, you can quickly and easily enroll in a new plan online!



Save Time, Shop Online

Quickly review options and enroll online

We've made it easy for you to get a quote, compare plan benefits and features, save items to your cart, and enroll — all online. Most of the insurance options offered by Via Benefits now feature full online capabilities. That includes medical coverage, Part D Prescription Drug plans, and dental and vision coverage.

Once you've completed your enrollment online, you'll receive confirmation in the mail from Via Benefits. Your insurance carrier will provide you with your insurance cards.

The best part? **Enrolling online provides you with access to the same information used by our Via Benefits care team, so there's no need to spend time calling!**

If you do need the assistance of our Via Benefits care team, keep in mind: Open Enrollment is best suited for changing Medicare Advantage, Medicare Advantage with Prescription Drug, and Part D Prescription Drug plans. If you are looking to change your Medicare Supplement, dental, or vision plans, that can be done at any time. For a speedier shopping and enrollment experience, we suggest making changes to those plans either online or with a care team member outside the Open Enrollment Period.

Online Enrollment



Up to 15 minutes

OR

Phone Enrollment



Up to 50 minutes



Privacy Policy

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.

Contents 2022 Extend Health, LLC. All Rights Reserved. All insurance products are offered through Via Benefits Insurance Services (known in New York as ViaBenefits Insurance Services, LLC and known in New Mexico as Extend Insurance Services, LLC). Utah Resident License No. 104741. California license number: OF19729. Insurance rates for the insurance products and services offered by Via Benefits are subject to change. The insurance products and services offered by Via Benefits may not be available in all states. It is your responsibility to enroll for coverage during the applicable enrollment periods (such as the Healthcare Open Enrollment Period or any Special Enrollment Periods). Via Benefits receives compensation in the form of commissions from insurance companies from the sale of insurance products and services we offer. Some of the compensation that Via Benefits receives may be contingent and may vary depending on a number of factors, including the insurance contract and insurer you select. In some cases, other factors such as the volume of business Via Benefits provides to the insurer or the profitability of the insurance policies that Via Benefits provides to the insurer also may affect our compensation. Via Benefits may accept this compensation in locations where it is legally permissible and meets standards and controls to address conflicts of interest. Whether or how much insurers may pay in such compensation does not play any role in the Via Benefits' insurance recommendations. Via Benefits also may receive other compensation from third parties, such as for selling or referring the sale of other products or services. Individual benefit advisors are compensated the same whether you pick a Medicare Advantage or Medicare Supplement plus PDP plan and regardless of which carrier you choose. For other kinds of products, the compensation they receive may vary based on the kind of product you purchase but does not change based on carrier.