

# Helping You Prepare for Medicare Enrollment

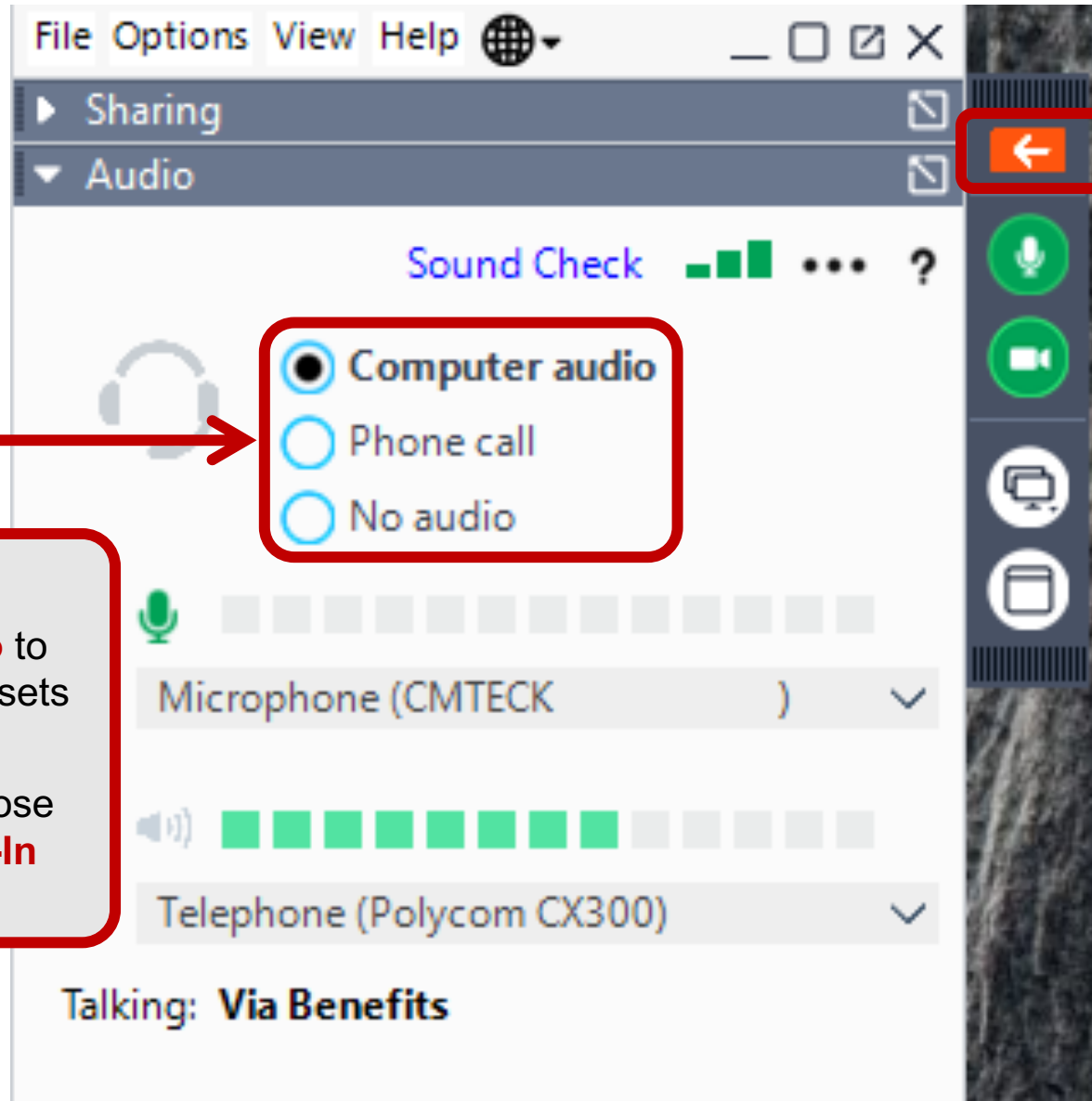
ACERA Medicare Retirees

October 5, 2023



**We won't be stopping for any questions during the presentation; but you'll find that we will address most of your questions directly in the presentation.**

**All individual situation questions should be called into the Via Benefits Service Center.**



Select the **White Arrow** to expand the control panel if it isn't already expanded

**Audio Challenges?**

- Toggling from **Computer audio** to **No audio** and back, typically resets your computer audio
- If still unsuccessful, please choose **Phone Call** and the **#** and **Dial-In Code** will be revealed



# Today's Presentation is Available Ongoing

Here's the new look of our website:

**[my.viabenefits.com/ACERA](https://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:

- **Introducing Via Benefits**
- **Medicare Education**
- **The Enrollment Process**
- **ACERA HRA Funding**
- **Next Steps**
- **Q&A**

# Introducing Via Benefits

## Experience That Counts When You Need it Most:

- **First** and **largest** Medicare marketplace
- Now in our **18<sup>th</sup>** Enrollment Season
- We've helped over **2** million retirees
- **98%** of retirees felt they chose the most effective plan using Via Benefits



# Via Benefits Care Team

**Our Care Team is objective, unbiased  
and based in the United States**

**Call or schedule an appointment  
through our website**

## **Medicare**

**1-888-427-8730** (TTY:711)

**[my.viabenefits.com/ACERA](https://my.viabenefits.com/ACERA)**

Available 24/7

## **Pre-65**

**[Marketplace.viabenefits.com/ACERA](https://Marketplace.viabenefits.com/ACERA)**

**1-844-353-0770**

Monday – Friday from  
5:00 am – 4:00 pm Pacific

Online Available 24/7





# Via Benefits Individual Marketplace — How It Works

ACERA provides access to Via Benefits

## Individual Medicare Marketplace

- Offers access to individual plans
- Provides comprehensive communications
- Helps participant and spouse find the right plan
- Provides lifetime advocacy for retirees

**Participants can select plans that work with their health and financial needs**



# How We Help



**Consultative  
Process**

**Simplified  
Selection**



**Effortless  
Enrollment**

**Ongoing  
Advocacy**





# Medicare Education





# Your Future Coverage — How Medicare Coverage Works



**Original Medicare**  
(Parts A & B)



**Medicare Advantage**  
with Prescription Drug  
(Part C)

**OR**

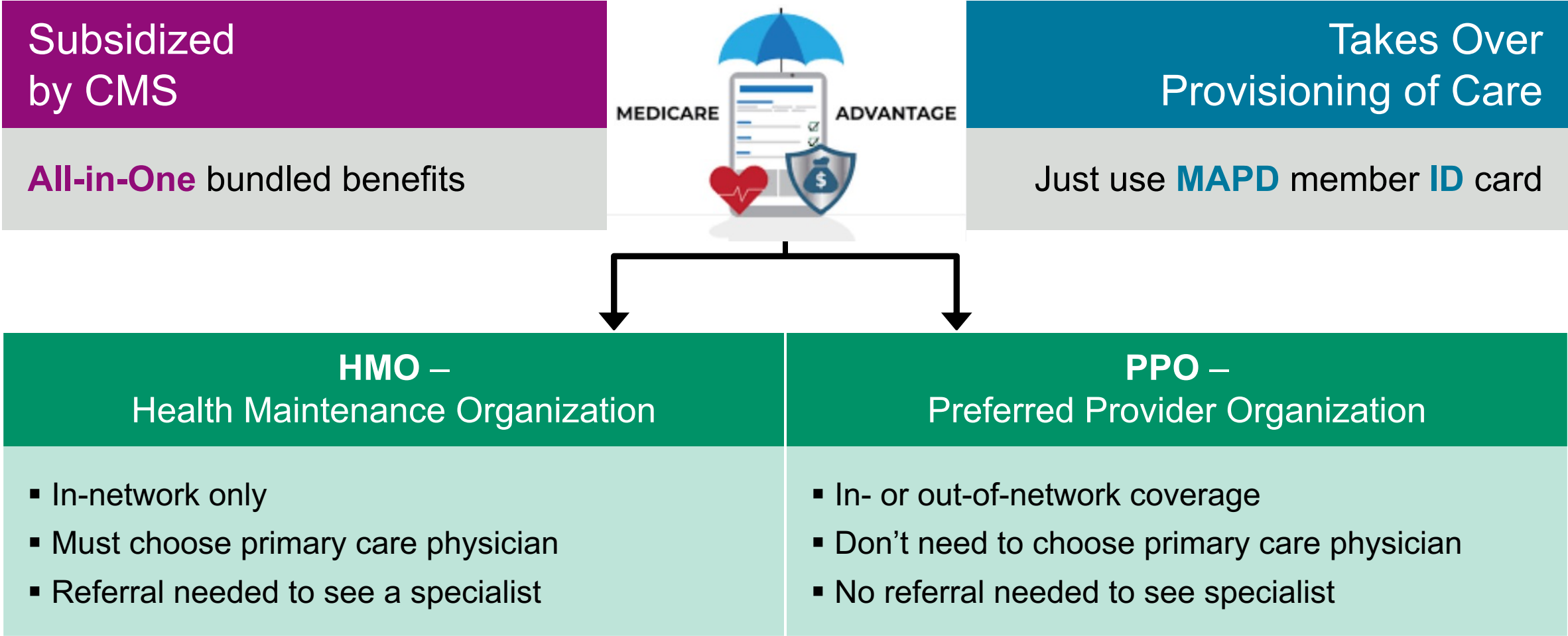


**Medicare Supplement**  
(Medigap)

**+**

**Prescription Drug**  
(Part D)

# Medicare Advantage with Prescription Drug [MAPD] Plans



# Medicare Supplement Insurance (Medigap)

## Single-Lettered Plans in 47 States (different in MA / MN / WI)

Benefits	Medicare Supplement Insurance (Medigap) Policies								Medicare-Eligible Before 2020 ONLY	
	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

\* No Excess Charges States  
- CT, MA, MN, NY, OH, PA, RI, VT.

Out-of-Pocket Limit  
in 2023

\$6,940

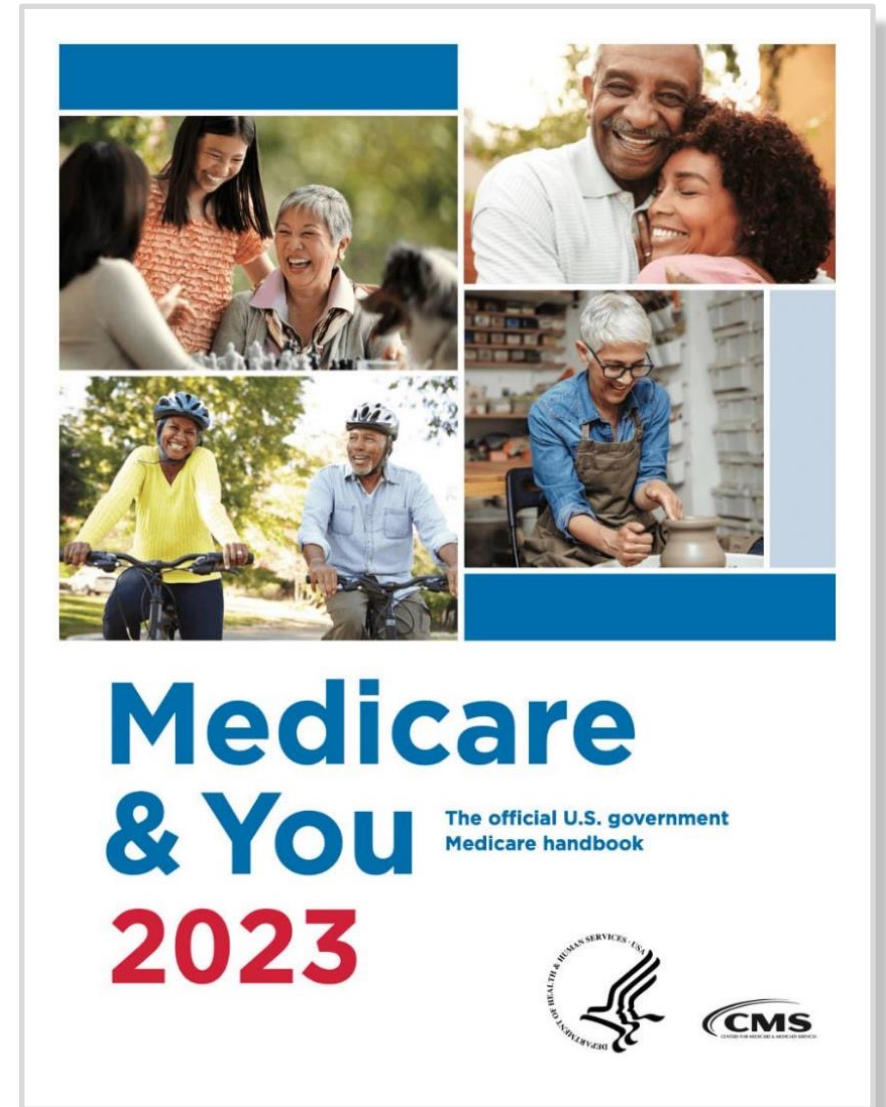
\$3,470



# CMS Medicare Handbook

- Annually Updated
- Medigap Section
- National

Just choose the lowest premium  
for the Medigap letter plan that  
meets your needs



# Let's Look at Some Scenarios



## Medicare Advantage Plans

- Healthy, not many doctor visits
- Routine care in one geographic area only
- Pay copay or coinsurance

OR



## Medigap

- Many doctor/specialist visits
- Routine care anywhere in the USA that accepts Medicare
- Pay up front higher premium

# 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 2024

Phases	Deductible	Initial Coverage	Coverage Gap (only 25% will reach)	Catastrophic Coverage (only 4% will reach)
Participant Pays	Full retail until deductible is met	Copays for your plan coverage (25%)	25% for Brand Name 25% for Generics	5% co-insurance & copays eliminated
Your Total Cost	\$0 – \$545	\$5,030	\$8,000	N/A

**2024**

5% co-insurance & copays eliminated for those who reach the Catastrophic Coverage Phase



# Your Future Coverage — All Medicare plan types available

## PLANS

### Medicare Advantage

With Prescription Drug (part C)

### Medicare Supplement

(Medigap)

### Prescription Drugs

(Part D)

## INSURERS



Humana

wellcare™



SilverScript®



# Top Frequently Asked Medicare Questions

## 1. Will I be asked pre-existing medical condition questions?

Not if your group plan is ending or you are newly eligible for Medicare. ACERA has activated a Special Enrollment Period (SEP) whereby you are guaranteed issue (GI) for any medical plan – Medicare Advantage or Medigap; no pre-existing medical condition questions.

## 2. I thought that there was going to be a cap on prescription drug expenses?

The Inflation Reduction Act is what you may be referring to. It's important to remember that the Inflation Reduction Act is modular – different provisions activate in different years. In 2024, the Catastrophic Coverage phase copays go away (if you reach that level), and then in 2025, there is indeed a \$2K cap on all Medicare prescription drug OOP expenses.

## 3. Do I need to have Part B if I select Medicare Advantage or Medigap?

Yes, you must continue to have effective dates for both Original Medicare Part A and Part B, in order to be considered for either Medicare Advantage or Medigap supplemental Medicare insurance.

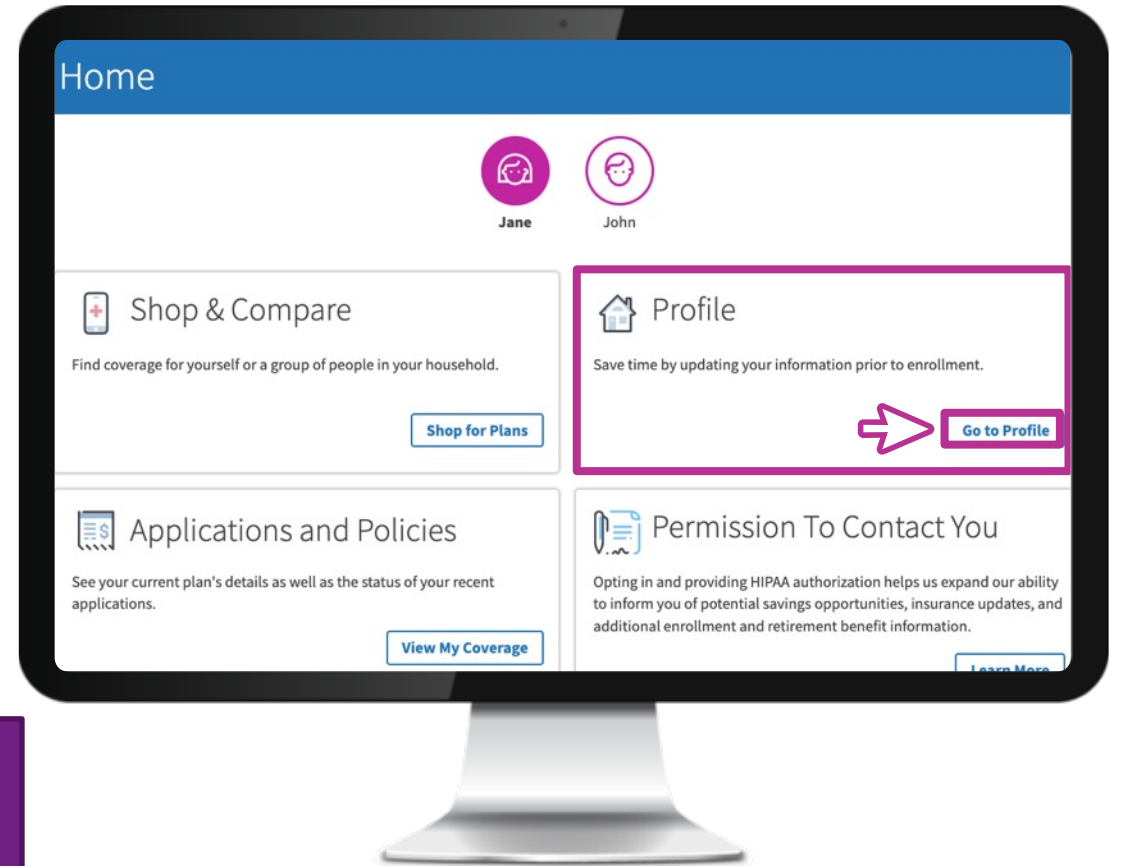
# The Enrollment Process: Pre-Enrollment





# Pre-Enrollment — Create a Via Benefits Profile

- **Select Go to Profile**
- **Enter your personal and health information**



For step-by-step instructions, watch our video “Create a Via Benefits Profile” at [my.viabenefits.com/ACERA](https://my.viabenefits.com/ACERA)

# Pre-Enrollment — Personal and Health Information

- Enter personal information for yourself and any other persons on your account.
- Enter your doctors information, prescriptions and pharmacy preference

Profile

Add Add

Personal Information Health Information Pre-Enrollment Assessment

Relationship to Primary Account Holder  
Primary Account Holder

First Name Middle Name Last Name Suffix

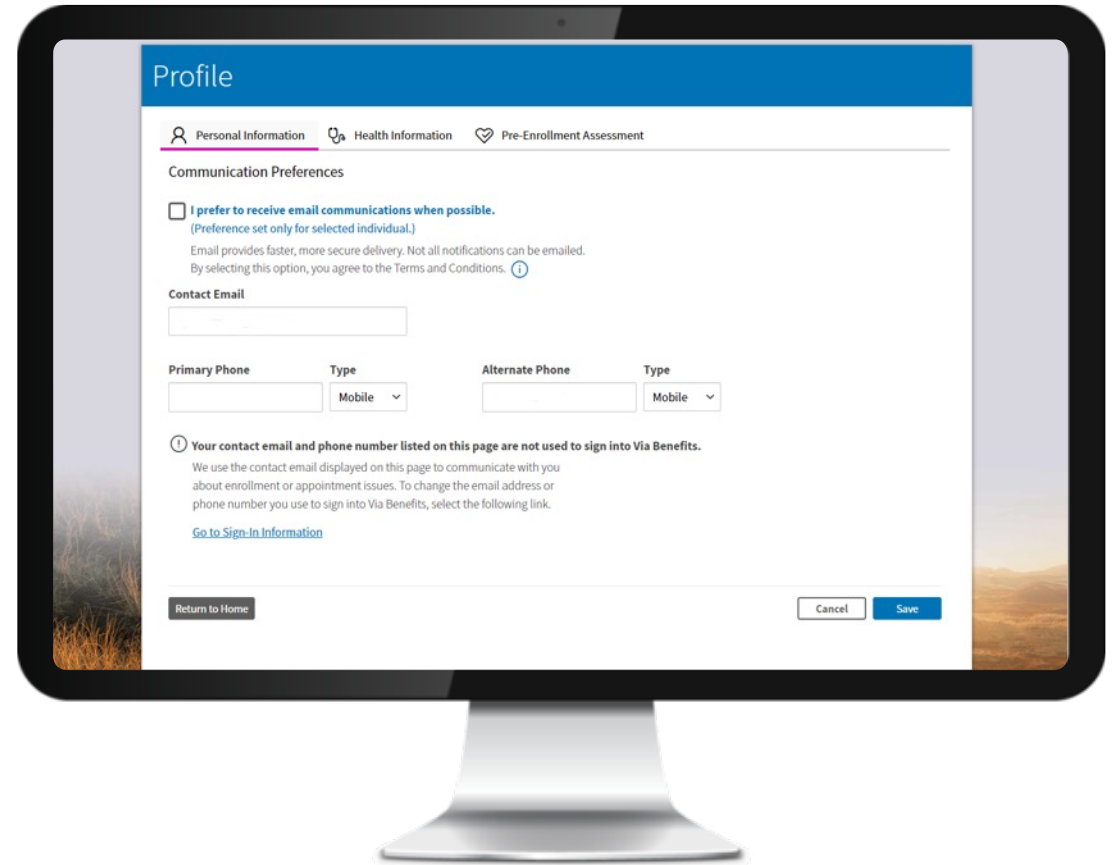
Date of Birth Sex  
Male Female

Social Security Number

# Pre-Enrollment — Communication Preferences

## Select your communication preferences

- Email
- Primary Phone
- Alternative Phone



The screenshot displays a web interface for updating communication preferences. At the top, there's a blue header with the word 'Profile'. Below it, three navigation tabs are visible: 'Personal Information' (selected), 'Health Information', and 'Pre-Enrollment Assessment'. The main content area is titled 'Communication Preferences'. It features a checkbox labeled 'I prefer to receive email communications when possible.' with a sub-note '(Preference set only for selected individual.)' and a paragraph explaining that email provides faster, more secure delivery and that selecting this option agrees to the Terms and Conditions. Below this is a 'Contact Email' input field. Further down, there are two phone number input fields, each with a 'Type' dropdown menu currently set to 'Mobile'. A warning icon and text state: 'Your contact email and phone number listed on this page are not used to sign into Via Benefits. We use the contact email displayed on this page to communicate with you about enrollment or appointment issues. To change the email address or phone number you use to sign into Via Benefits, select the following link.' A blue link 'Go to Sign-In Information' is provided. At the bottom of the form, there are three buttons: 'Return to Home', 'Cancel', and 'Save'.



# Pre-Enrollment — Caregiver Permission

## Granting Caregivers' Permission

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



### Financial Power of Attorney (POA)

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

### Authorization to Release Personal Information (Full)

Allows a representative to take action on your behalf

### Authorization to Release Personal Information (Limited)

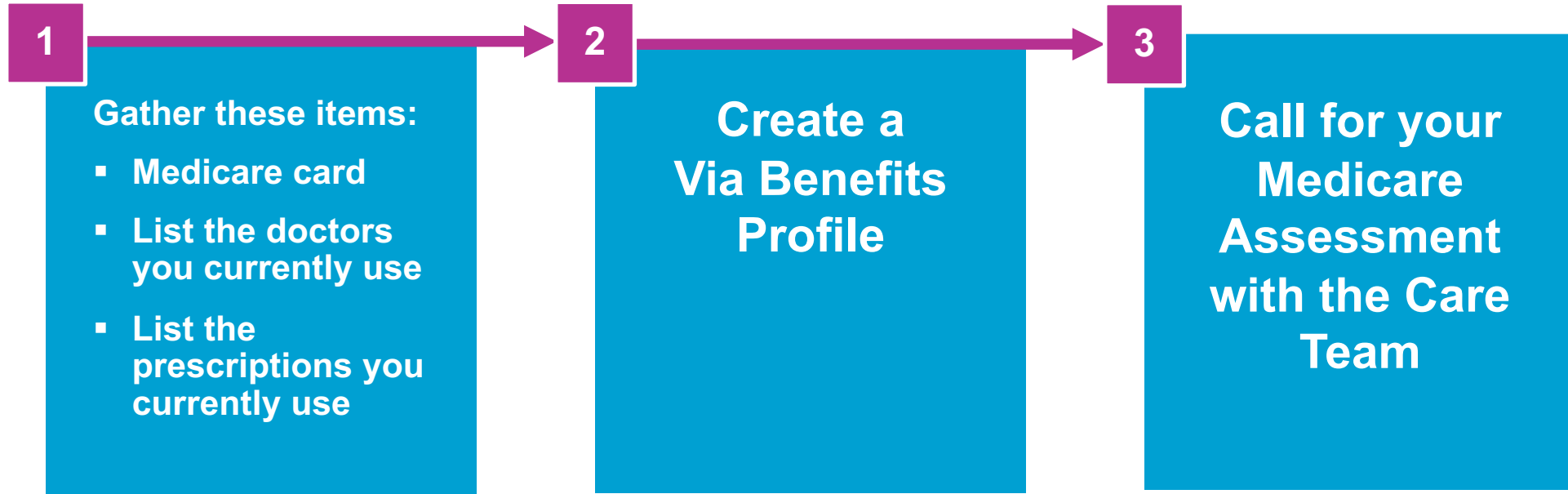
Allows a representative to get information only



# The Enrollment Process: Medicare Assessment



# Preparing for the Medicare Assessment



Your time is valuable. Go online and take these steps to maximize your time.



# Call Our Via Benefits Care Team



CALL **1-888-427-8730** (TTY:711)

**Monday – Friday**

**4:00 a.m. – 5:00 p.m. Pacific**

## During Your Medicare Assessment We Will:

1. Verify your profile, if needed
2. Talk about your coverage needs
3. Evaluate different medical plan types: Medicare Advantage, Medicare Supplement and Part D prescription drug plans
- 4. Make a plan type recommendation**
5. If enrolling by phone, schedule an enrollment appointment
6. If enrolling using the Via Benefits website, enroll during your enrollment window

# The Enrollment Process: Enrollment



# Shop and Compare

aetna®		BlueCross BlueShield of Texas		Humana		United Healthcare	
<b>\$10.00</b> monthly premium		<b>\$0.00</b> monthly premium		<b>\$0.00</b> monthly premium		<b>\$0.00</b> monthly premium	
<a href="#">Special plan details</a>		<a href="#">Special plan details</a>		<a href="#">Special plan details</a>		<a href="#">Special plan details</a>	
+ Annual Estimate	\$1,701*	+ Annual Estimate	\$2,366*	+ Annual Estimate	\$1,712*	+ Annual Estimate	\$1,502*
+ Drug Coverage	3/3	+ Drug Coverage	3/3	+ Drug Coverage	3/3	+ Drug Coverage	3/3
+ Doctor Coverage	0/0	+ Doctor Coverage	0/0	+ Doctor Coverage	0/0	+ Doctor Coverage	0/0
<u>Annual Max.</u> \$7,550/year	<u>Drug Copay</u> \$15 / \$47	<u>Annual Max.</u> \$7,550/year	<u>Drug Copay</u> \$10 / \$47	<u>Annual Max.</u> \$3,900/year	<u>Drug Copay</u> \$10 / \$47	<u>Annual Max.</u> \$3,900/year	<u>Drug Copay</u> \$2 / \$47
<u>Network</u> PPO	<u>Optional Benefits</u> None	<u>Network</u> LPPPO	<u>Optional Benefits</u> None	<u>Network</u> HMO	<u>Optional Benefits</u> None	<u>Network</u> HMOPOS	<u>Optional Benefits</u> None
<b>Automatic Premium Reimbursement</b> Yes ☺		<b>Automatic Premium Reimbursement</b> No ☹		<b>Automatic Premium Reimbursement</b> Yes ☺		<b>Automatic Premium Reimbursement</b> Yes ☺	
<u>Star Rating</u> ★★★★☆		<u>Star Rating</u> ★★★★☆		<u>Star Rating</u> ★★★★☆		<u>Star Rating</u> ★★★★★	
<a href="#">Plan Details</a>		<a href="#">Plan Details</a>		<a href="#">Plan Details</a>		<a href="#">Plan Details</a>	
Aetna Medicare Choice II Plan (PPO) H3288-002		Blue Cross Medicare Advantage Choice Plus (PPO) H1666-005		Humana Gold Plus H0028-043 (HMO)		AARP Medicare Advantage SecureHorizons Plan 1 (HMO-...	
<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>	<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>	<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>	<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>

Compare the details of up to 3 plans side-by-side

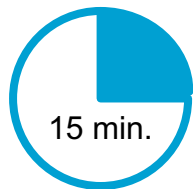


# Ready to Enroll

## 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 your application

## Enroll By Phone

---

- Call at your appointment time or anytime 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 your application

# The Enrollment Process: After You Enroll



# Post Enrollment Communications

## Selection Confirmation Letter

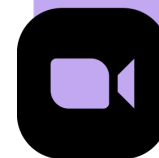
This will confirm your plan choices

## Communications from Your Confirmed Insurance Carrier

You will receive a packet with your new insurance cards and information about your new plan benefits

## Welcome Letter

Shows the next steps you'll need to take to choose a new plan with Via Benefits



Watch our video at  
[my.viabenefits.com/ACERA](https://my.viabenefits.com/ACERA)



# Top Frequently Asked Enrollment Questions

## 1. How soon may I enroll in a new plan?

You can enroll in your new plan 3 months before your birthday month, or 3 months before you retire. You can also change your plans every year during the Annual Enrollment Period, Oct 15<sup>th</sup> through Dec 7<sup>th</sup>.

## 2. Can I enroll online? Can I get help from a benefit advisor when enrolling?

Yes. If you would like to do self-service online enrollment, that is available 24/7 for about 93% of the plans that we represent. OR, you may schedule an enrollment consultation appointment and a licensed benefit advisor will conduct a phone consultation and enroll you over the phone. Any time you have questions you may call in to our service center – 11 hours a day, Monday through Friday.

## 3. Is there a fee for the Medicare Assessment?

No, there is never a fee for any of our consultative services. We would be delighted to serve as your healthcare advocate for as often and as long as you would like to use us.

# ACERA Funding – Health Reimbursement Arrangement (HRA)





# Health Reimbursement Arrangement (HRA)

Your HRA funding will be available: January 1, 2024 Unused funds WILL NOT rollover...*so use it*



## Tax-Free Account

Used to reimburse you for eligible post-tax health care premiums

## Per the IRS

HRA contributions are tax free, if you are eligible, you pay first and then get reimbursed

## If You Are Eligible

ACERA will make an annual contribution to your HRA

## Get Reimbursed

For eligible medical and drug plan premiums or Out of Pocket expenses



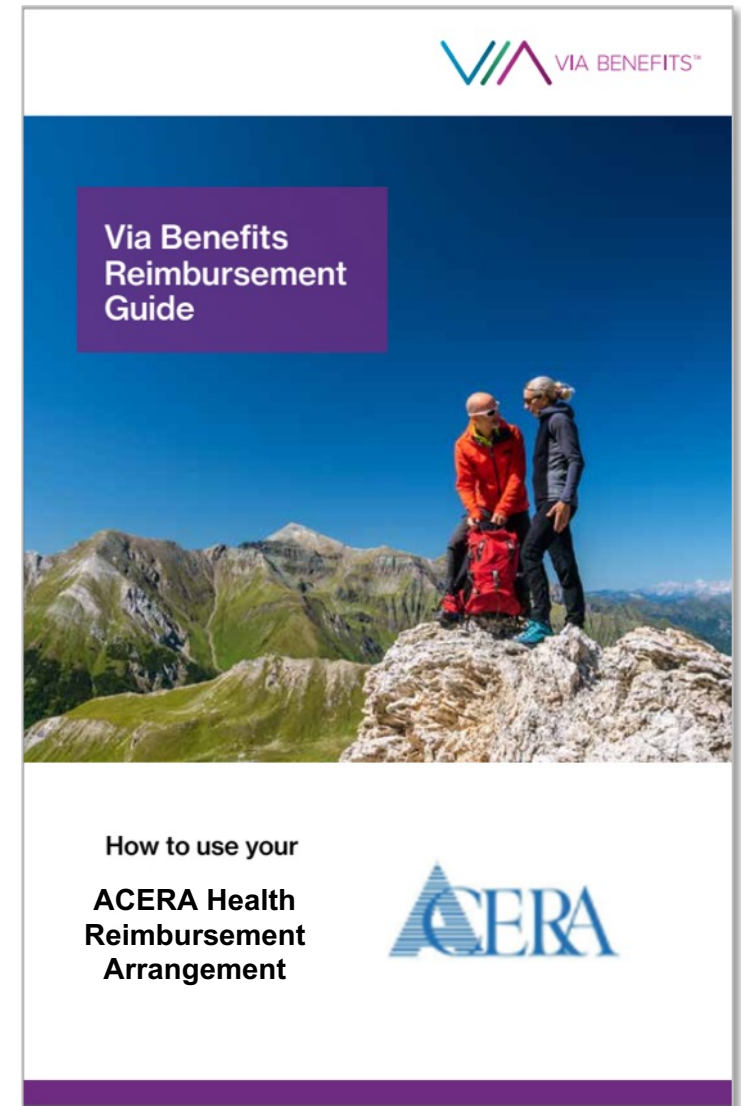
# If Eligible for the HRA

## 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

## Reimbursement Arrangement

- Enroll in a medical 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



# Top Frequently Asked Funding Questions

## 1. Can I set up monthly recurring reimbursement?

Yes, about 93% of the plans that we represent participate in our Automatic Reimbursement (A/R) process. This means you may just toggle ON/OFF if you would like a particular premium to be automatically reimbursed each month (up to the amount available in your HRA) – you won't have to submit any proof of payment. For the small 7% of plans that do not participate in our A/R all you have to do is one-time, at the beginning of each year, submit a 'recurring reimbursement request' with proof of payment, and our system will know that you would like us to queue this up each subsequent month of that year for you, without you having to submit any future proof of payment.

## 2. Can I submit any amount for reimbursement?

We reimburse like-dollar-for-like-dollar amounts based upon what amount is shown on your proof of payment, up to the amount available in your RA account.

## 3. What happens if I submit an expense for reimbursement and there isn't enough money in my RA account?

You may only be reimbursed up to the amount available in your HRA account. Additionally, since there is no rollover, you'll want to use up each year's contribution to the full extent.

# Next Steps





# Ready, Let's Go!



## Pre-Enrollment

- Create a **Via Benefits Profile** at [my.viabenefits.com/ACERA](https://my.viabenefits.com/ACERA)
- Call us at **1-888-427-8730** and complete your **Medicare assessment**
  - Schedule your enrollment appointment either during the call or enroll online

## Enrollment

- Call us and schedule an appointment time, during the Annual Enrollment Period, Oct 15<sup>th</sup> through Dec 7<sup>th</sup>. Enroll using the Via Benefits website any time during your enrollment period
- Watch for communications about your new coverage

## Post-Enrollment

- Watch for communications about your new coverage

# Helpful Resources

## Videos



### Helpful Resources

Via Benefits has produced a collection of videos to assist you in finding the answers you need. View our [full video library](#) to access this additional guidance and information.

[Start Watching](#)



**Go online now to set up your  
profile and complete your  
pre-enrollment assessment!**

**[my.viabenefits.com/ACERA](https://my.viabenefits.com/ACERA)**

**1-888-427-8730**

**Monday – Friday**

**4:00 a.m. – 5:00 p.m. Pacific**

*Thank You!*

