

Via Benefits

Retiree Health Plan Enrollment Support

HR Resource Guide for Northwestern University



Health Plan Enrollment Support

Medicare Eligible Retirees

Starting on November 1, 2020 Northwestern University will provide personalized navigation support to Medicare-eligible retirees who wish to enroll in a health care plan on the individual Medicare market. With the assistance and expertise of a licensed benefit advisor, retirees will be able to select coverage that fits their medical needs, budget, and lifestyle. This navigation support is being offered at no cost to retirees.

This HR Resource guide introduces Via Benefits – the company that will provide retirees with personalized advice and enrollment assistance – and explains the steps retirees must take to select coverage and complete their enrollment. This document should be helpful has you counsel faculty and staff who are planning for retirement.

Northwestern is providing the services of Via Benefits as a resource to aid retirees in selecting Medicare plans on the individual market. As faculty and staff transition to retirement, it is important that they understand the key differences between their current group coverage (as an active employee) and coverage on the individual Medicare market.

Once a faculty or staff member retires, they will no longer receive medical and prescription drug coverage through the University active group plan. Instead, retirees will have the option to work with Via Benefits to enroll in new individual coverage once they are Medicare eligible. Retirees can choose from a variety of medical and prescription drug coverage options available on the Via Benefits Medicare exchange.

How retirees enroll in coverage

Retirees approaching age 65, can go online at www.viabenefits.education. This website contains educational materials on Medicare and information on different medical and drug plan options.

When retirees are ready, they can call **+1-833-995-1383** to speak with a Via Benefit advisor who will be available to answer their questions and offer objective guidance. The advisor will work with retirees, one-on-one, to review the plans available in their geographic area and help them choose and enroll in a plan that fits their individual needs.

Via Benefits services are offered free of charge and are available to retirees, their Medicare-eligible spouse and any Medicare-eligible dependents. Retirees will be responsible for paying their insurance premiums directly to their new insurer. Northwestern does not subsidize the cost of post-65 retiree health coverage.

What is Via Benefits?

Via Benefits is the first and oldest Medicare marketplace assisting in helping retirees evaluate and enroll in Medicare supplemental insurance. Via Benefits is not an insurance company; it is a resource providing retirees access to a state-of-the-art Medicare marketplace containing a wide assortment of plans from more than 100 of the largest and most popular national and regional health insurance companies.

Via Benefits is dedicated to making the transition to retiree health coverage as easy and as straightforward as possible. Northwestern has chosen Via Benefits to support retirees through this transition specifically because of their expertise in helping Medicare-eligible retirees find and enroll in supplemental health care coverage on the individual market.

Via Benefits will provide:

- Individualized telephone support to help retirees make an informed Medicare enrollment decision.
- Website www.viabenefits.education where retirees can schedule an appointment with a Via Benefits advisor who will answer their questions, evaluate their options and help them complete their enrollment. This website also contains educational materials on Medicare and information on different plan options available on the individual market.
- Unbiased, objective education and support about the types of individual plans available to retirees, how much they cost, and how retirees will pay for their new benefits.
- Advice and decision-making support based on retiree's current coverage and future needs. Via Benefits licensed benefit advisors are trained to be the retiree's objective advocate, with no incentive to sell any carrier or type of plan over another. Their compensation is never tied to a retiree's selection.
- Assistance with enrolling in medical, prescription drug, dental and vision plans.
- Ongoing support after enrollment, including help with coverage and questions.

This service is provided at no cost to retirees. To date, Via Benefits has helped millions of retirees evaluate and enroll in plans.

Who has access to Via Benefits?

This service is available to all Medicare-eligible retirees who have retired or will be retiring from the Northwestern active group plan. This service is also available to Medicare-eligible spouses, dependents and surviving spouses. If an individual is in one of these categories, they have the option to enroll in an individual medical and/or prescription drug plan through Via Benefits.

Retirees, Medicare-eligible spouses and/or dependents, as well as surviving spouses must each make their own coverage election separately. Their Medicare coverage start date is typically determined by when the retiree leaves the Northwestern active group health plan and goes on Medicare.

Retirees and their Medicare-eligible spouses and/or dependents, as well as surviving spouses do not need to enroll in the same plan. They must each choose and enroll in the plan(s) that meet their individual health care needs and budget. If an individual is not yet Medicare-eligible, they may contact a Via Benefits licensed benefit advisor to answer any Medicare related or individual market plan questions, but they won't be able to enroll in a plan until they become Medicare-eligible.

Medicare plan choices

Original Medicare, also known as Medicare Parts A and B, is the health insurance provided by the federal government when a retiree turns age 65 (in most cases). Broadly speaking, Part A covers hospital stays and Part B covers doctor visits. Since Original Medicare only covers about 80% of medical costs, most retirees will want to purchase additional Medicare coverage.

Via Benefits representatives will help retirees evaluate and select the type of supplemental coverage that works best for their needs and budget. Retirees can choose to supplement or replace their original Medicare coverage with plans that add additional coverage where original Medicare may provide less coverage than they require. The three types of supplemental plans retirees may choose among are: Medicare Advantage, Medigap, and Medicare Part D.

Medicare Advantage plans are offered by a private insurance company and cover all of a retiree's Medicare Part A and Part B benefits plus additional benefits. There are two versions of Medicare Advantage plans: MAPD, which includes prescription drug coverage, and MA, which does not. Within these two Medicare Advantage types there are three doctor networks: HMO, PPO, and Private Fee-for-Service Plans (PFFS). Medicare Advantage is also sometimes referred to as Medicare Part C.

Medigap is supplemental insurance sold by private insurance companies to fill "gaps" in Original Medicare plan coverage.

Medicare Part D refers to optional prescription drug coverage, which is available to all people who are eligible for Medicare. Plans are offered through private insurance companies.

How retirees will pay for their new coverage

Retirees will be responsible for paying their insurance premiums directly to their new insurance provider. When they have selected and enrolled in their new coverage, their Via Benefit advisor will be able to tell them how much to expect their monthly insurance premium to be, and can help them select among payment options. After their application is processed, retirees will be billed directly by their new insurer.

Note that because the price of coverage varies by plan in the individual market, retirees will not know how much they will pay until they have selected their new plan. Retirees are able, however, to search for coverage by price with the help of a Via Benefits advisor during their enrollment call.

How retirees can get started

Retirees approaching age 65, can go online at www.viabenefits.education. This website contains educational materials on Medicare and information on different medical and drug plan options.

When retirees are ready, they can call **+1-833-995-1383** to speak with a Via Benefit advisor who will be available to answer their questions and offer objective guidance. The advisor will work with retirees, one-on-one, to review the plans available in their geographic area and help them choose and enroll in a plan that fits their individual needs.

This is an optional, no-cost service that Northwestern is providing. If a retiree decides to use Via Benefits to enroll in a plan, they will need to gather the personal information required to accurately complete their enrollment. Their personal information is never shared or sold to third parties.

Selection confirmation

After a retiree has completed their enrollment, they will receive a letter in the mail from Via Benefits confirming their application(s). The retiree should review this letter and contact Via Benefits if it contains any errors.

Communications from their new insurer

The retiree's new insurer may require information from them to process their application. After their enrollment call with Via Benefits, retirees will need to watch for communications from their new insurer and respond right away if they receive any emails, letters, or calls from their new insurer.

Information from new insurer

Once their application is processed, retirees will begin to receive communications directly from their new insurer, including their insurance cards.