



2020
Advantage
Guide

Explore Your
Medicare Coverage
Options

IMPORTANT!

Please review this guide to help understand and take advantage of the services offered by Via Benefits

Learn More

This guide explains how Via Benefits can help you evaluate your options online or over the phone without any commitment. When people choose a plan from our marketplace, most are able to find coverage equal to or better than their current plan, often with significant savings. Our services are provided at no cost to you or your spouse.

To learn what Via Benefits has to offer, contact us before your current coverage ends.

Online: my.viabenefits.com

Contact us by Phone:
1-866-322-2824 | (TTY: 711)

Hours:
Monday through Friday
8:00 a.m. until 9:00 p.m. Eastern time

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.

Introducing Via Benefits

Trusted advisor to more than 1.9 million Medicare-eligible participants

Your health plan decisions are important, and changing coverage is challenging because there are so many different types of plans, insurance companies, and costs.

Via Benefits Insurance Services is here to help you sort it all out. More than 1.9 million people have turned to us for help with deciding on a plan that matches their needs and budgets.

The nation's first – and largest – private Medicare marketplace

Via Benefits is not an insurance company. We are a resource offering the country's largest Medicare marketplace, allowing you to select from a wide variety of Medicare plans from national and regional insurance companies. Our marketplace has Medicare Supplement Insurance (Medigap) policies, Medicare Advantage (MA/MAPD) and Medicare Part D Prescription Drug plans, as well as vision and dental plans.

Since 2004, we have offered personalized service and assistance to satisfied customers across the country.

Personalized service

Our highest commitment is to service excellence.

We treat you as an individual. We take the time to evaluate your options and help you make a choice that fits your needs and budget.

We'll do the same thing for your spouse or other Medicare-eligible dependents, too.

Why Via Benefits

Choice, Service, and Support

A better way to find coverage

You can shop for plans using our online marketplace, or you can speak with a Via Benefits licensed benefit advisor on the phone. Whichever you choose, we'll be there to help identify the plan or plans that fit your health needs and financial situation.

Quality plans

We work with leading national and regional insurance companies to provide you with quality plan options. Before we add an insurance company to our marketplace, it is evaluated for value and customer service by A.M. Best, an industry-recognized insurance credit rating agency.

Comparable – or better – savings

What you pay will ultimately depend on the type of coverage you select. Our research shows many people pay less because they're able to find a better value plan than their current coverage.

We take the time to understand your needs

Our licensed benefit advisors take the time to understand your needs and help you select a plan that matches your personal circumstances. In addition, we value and reward our benefit advisors for taking care of you with compassion, dedication, and warmth.

Your enrollment call will be handled with the patience and understanding you deserve, and we will never rush you. Additionally, all our service centers are located in the United States.

Ease of enrollment

You can submit your application online, or Via Benefits can help you complete it over the phone and submit it electronically on your behalf.

Support after you enroll

When you purchase Medicare coverage through our marketplace, we continue to be your advocate for as long as you stay enrolled in your plan — year after year. If your needs change or you move, contact us to determine if your plan is still the right one for you. We welcome the opportunity to help you make changes to ensure you always have coverage that meets your needs.

Evaluate Your Options

Online or on the phone, take a few moments to see how easy we make it to shop for and compare health plans. If you don't use a computer, or don't have access to one through a friend, family member or your local library, just call us. We'll help you shop by phone.

Shop & Compare

Our online marketplace makes it easy for you to evaluate and compare your health plan options. Simply select the **Shop & Compare** tab at the top of the page to search for plans available in your area and sort them by price, plan type, insurance company, and other factors. You can compare plans side by side and review the details of the plans that interest you.

Finding plans and plan details

Most plans available in our Medicare marketplace offer their benefits summary for review online. Simply select **View details** in the plan description.

Help Me Choose

Help Me Choose simplifies the search process by matching the plans that fit your needs based on your answers to a few questions.

Prescription Profiler™

Prescription Profiler is a powerful tool that provides the estimated annual out-of-pocket cost of plans that cover your prescriptions. Simply enter your current medications into your **Prescription Profiler** to view a list of prescription drug plan options.

Answers to your questions

Selecting the **Help & Support** tab brings you to our searchable knowledge base of frequently asked questions and most popular answers. Topics covered include shopping for plans, billing, premiums, benefits, coverage, and more.

Security and privacy

Our website is secure, and we guard your privacy. Via Benefits is meticulous in all matters regarding information security and the protection of data as mandated by strict compliance guidelines. We constantly monitor our systems to safeguard your information. All information on our site is secure and is subject to HIPAA (federal data privacy) regulations.

Frequently Asked Questions

Via Benefits has helped more than 1.9 million individuals enroll in Medicare plans. This list of frequently asked questions is based on our experience working with retirees every day.

What can I expect to pay for my new plan?

What you will pay depends on the type of plan you select. Generally, Medicare Advantage plans have lower premiums than Medicare Supplement, but require copayments for services.

Medicare Supplement Insurance policies tend to have higher premiums with low or no copayments for services.

Can I continue to use the same insurance company?

In many cases, yes, you can. If you have an employer-sponsored plan, it usually works differently than individual health plans, even if it is from the same insurance company. If you have an individual health plan, re-enrolling into the same plan may be an issue, but we most likely will be able to find a plan more tailored to your specific needs. A licensed benefit advisor will be able to explain this more fully.

Do you offer dental insurance?

Via Benefits offers dental insurance plans from several different providers. These plans include a wide range of services. Learn more about dental plan features on our website, or ask about them during your call to enroll.

Do you offer vision insurance?

Via Benefits offers vision insurance options that provide immediate access to premium vision coverage — including annual eye exams, prescription eyewear, personalized care and more — from two separate eye care providers. Each offers access to a nationwide network of community-based doctors.

For any plan changes, please call our benefit advisors first. Our advisors have important information and changes made by calling the insurance company directly, can result in unwanted results.



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*Extend Insurance Services, LLC is changing its d/b/a from Towers Watson's OneExchange to Via Benefits Insurance Services