

Helping You Prepare for Medicare Enrollment

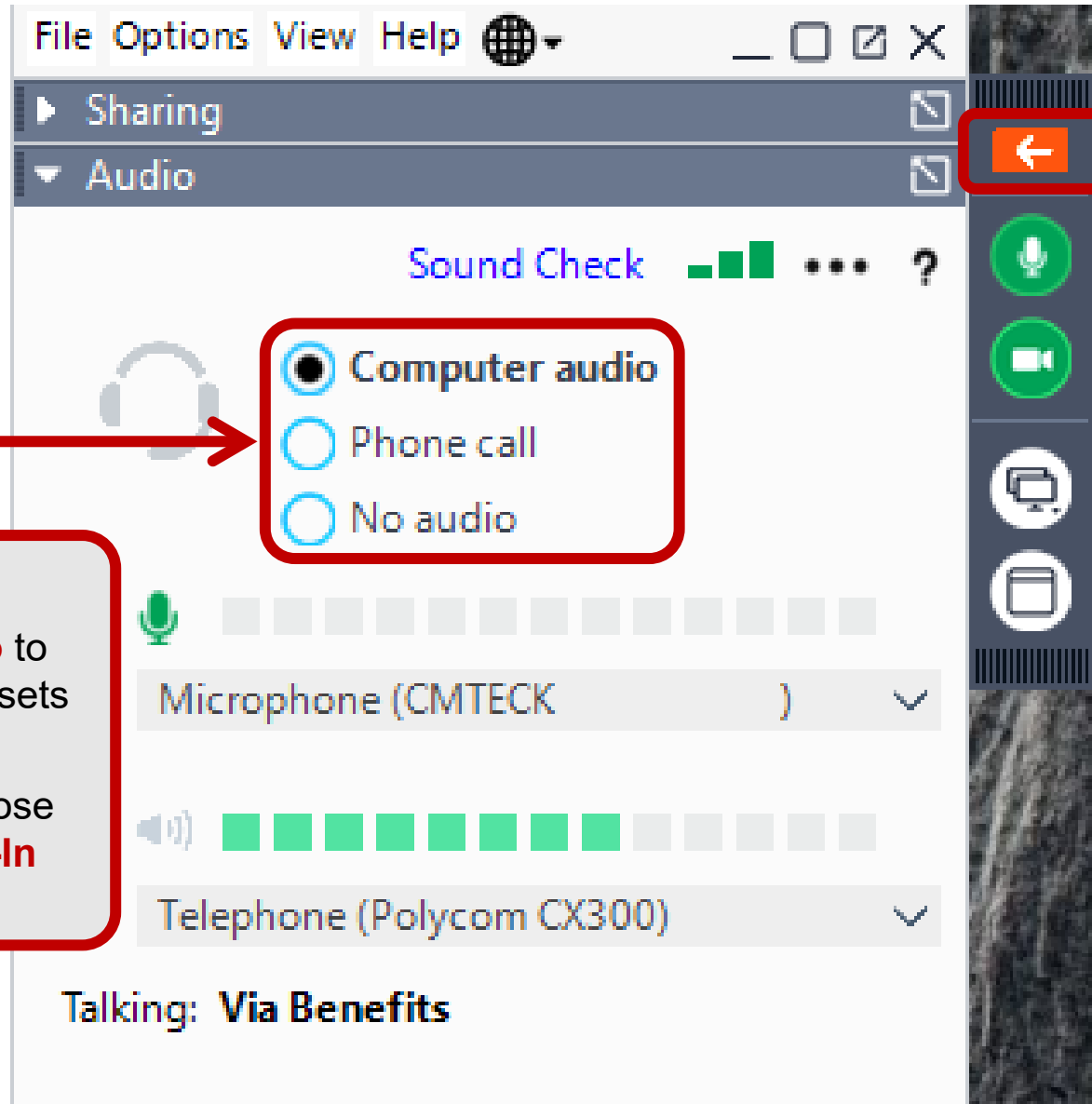
LLNS Medicare Retirees

October 19, 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.



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

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

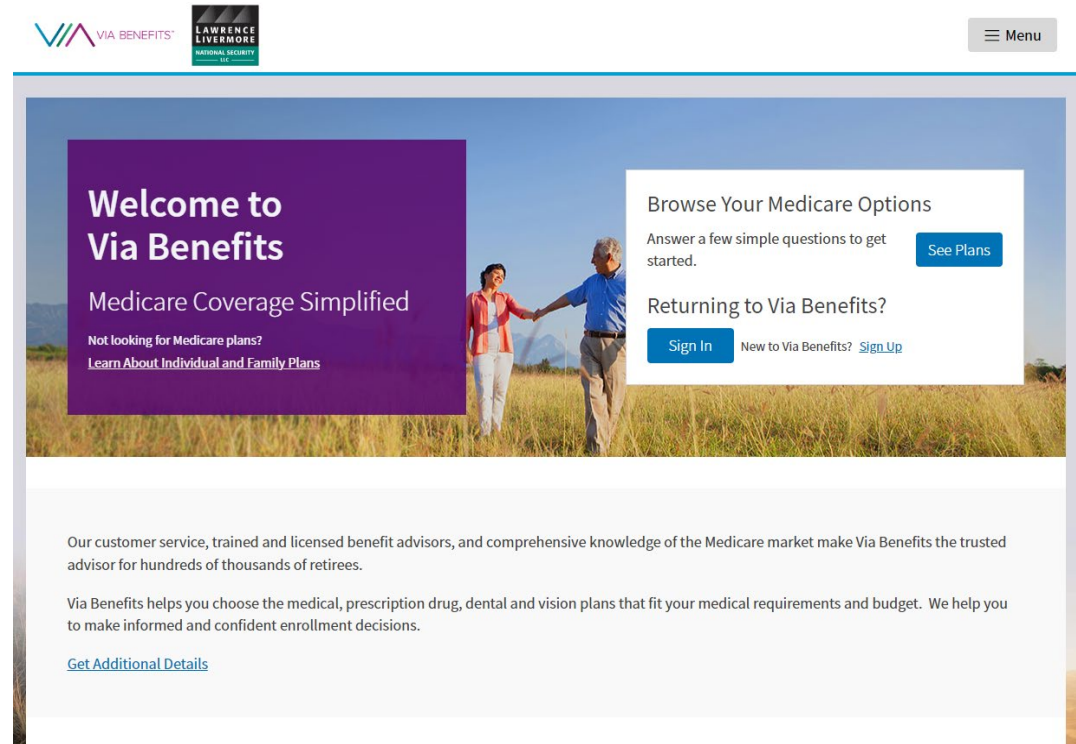
Today's Presentation is Available Ongoing

Here's the new look of our website:

my.viabenefits.com/LLNS

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**
- **LLNS HRA Funding**
- **Next Steps**

Introducing Via Benefits

Experience That Counts When You Need it Most:

- **First** and **largest** Medicare marketplace
- Now in our **18th** 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 us or schedule an appointment through our website during your enrollment time:

Oct 15th thru Dec 7th

1-866-682-4841 (TTY:711)

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

my.viabenefits.com/LLNS
Available 24/7

Via Benefits Individual Marketplace — How It Works

LLNS 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

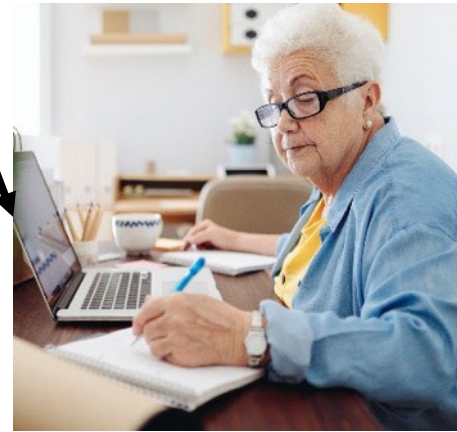


Original Medicare
(Parts A & B)



Medicare Advantage
with Prescription Drug
(Part C)

OR

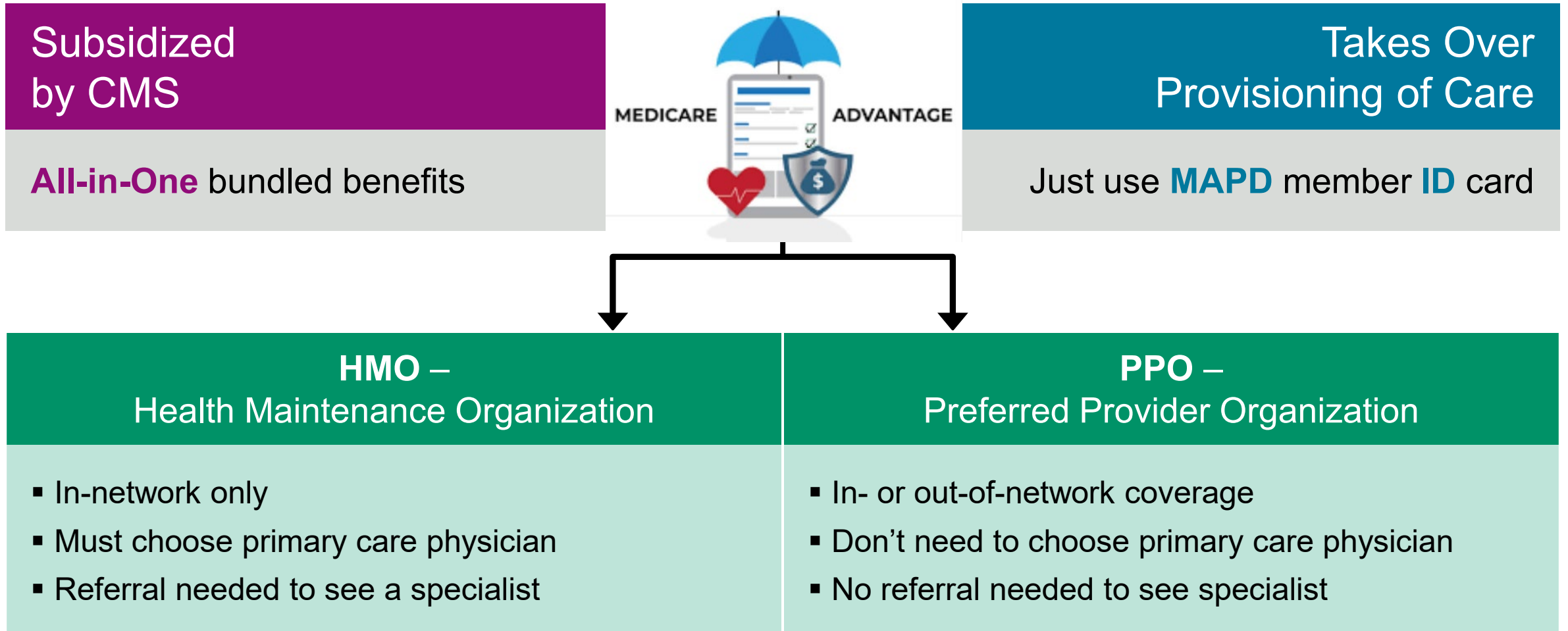


Medicare Supplement
(Medigap)

+

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

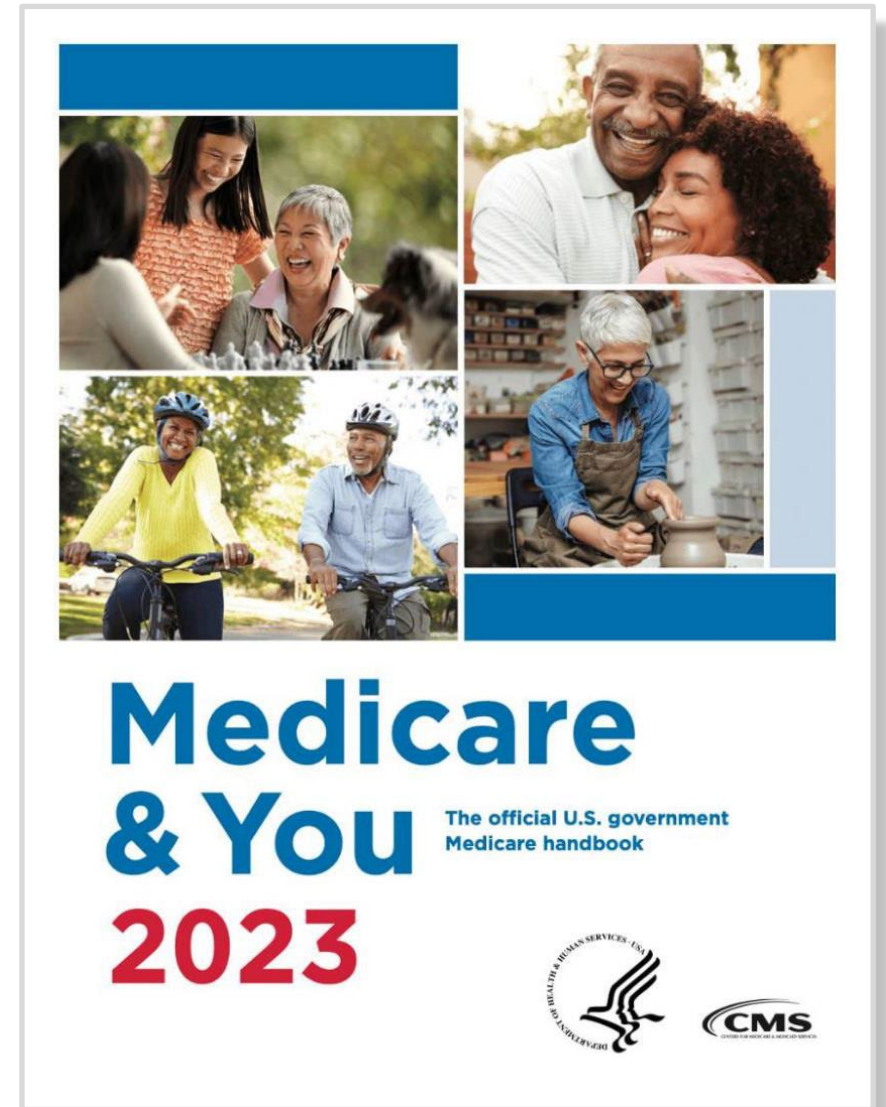
* No Excess Charges States
- CT, MA, MN, NY, OH, PA, RI, VT.

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®



The Enrollment Process: Pre-Enrollment





Introducing Via Benefits Guide

- Medicare education
- Create an account
- Enrollment process


my.viabenefits.com/LLNS

1-866-682-4841



Introducing
Via Benefits

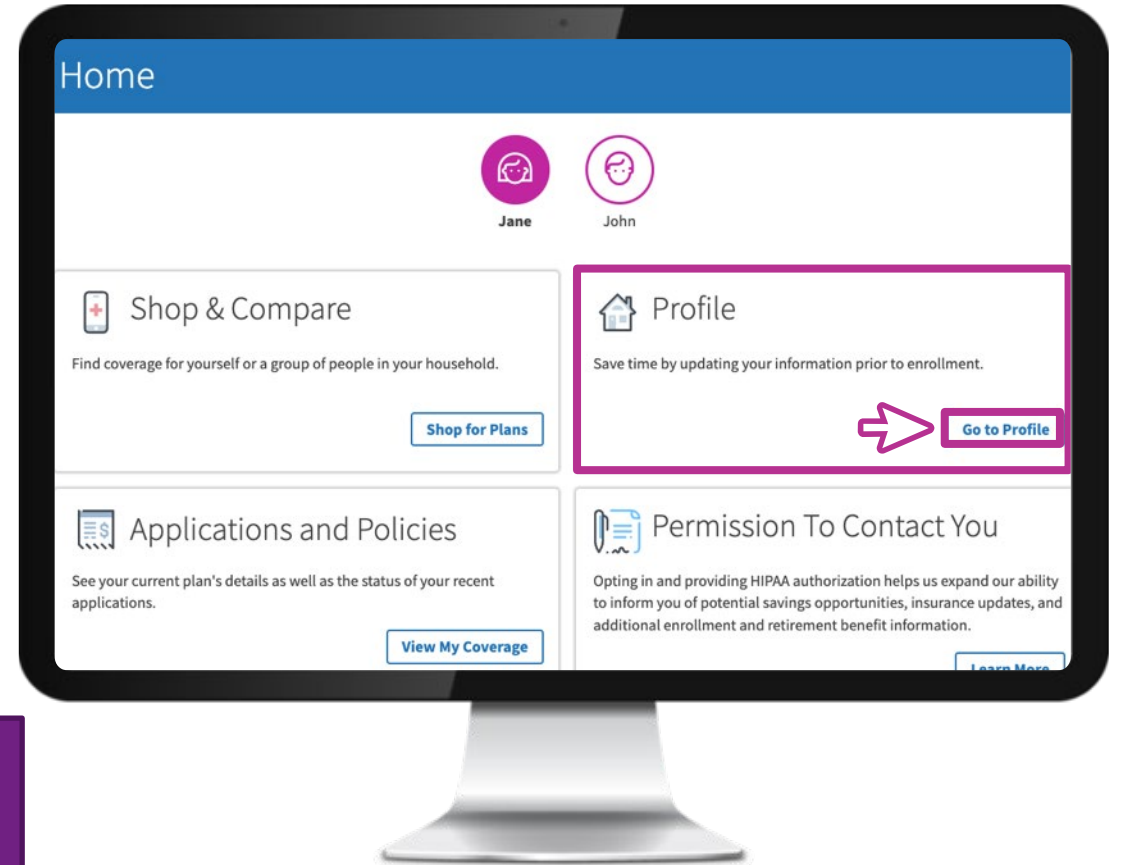
Prepare for Your Medicare
Coverage Enrollment



LAWRENCE
LIVERMORE

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” in the [video library](#) at my.viabenefits.com/LLNS

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

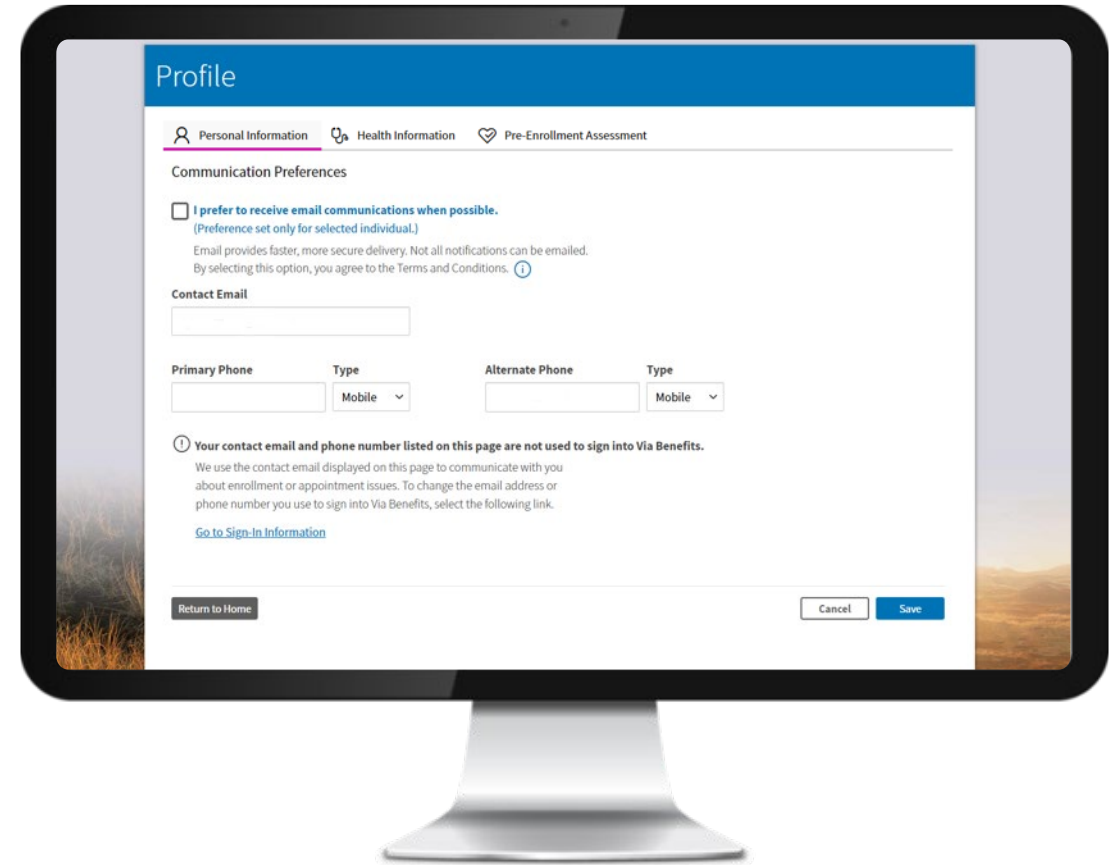
Date of Birth Sex
Male Female

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 is a blue header with the word "Profile" and three navigation tabs: "Personal Information", "Health Information", and "Pre-Enrollment Assessment". Below the header, the "Communication Preferences" section is visible. It includes a checkbox for "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. There is an information icon next to this paragraph. Below this, there 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". At the bottom of the form, there is a note with an information icon stating that the contact email and phone number are not used for sign-in, and a link to "Go to Sign-In Information". At the very bottom of the page, 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



Authorization to Release Personal Information (Limited)

Allows a representative to get information only

Authorization to Release Personal Information (Full)

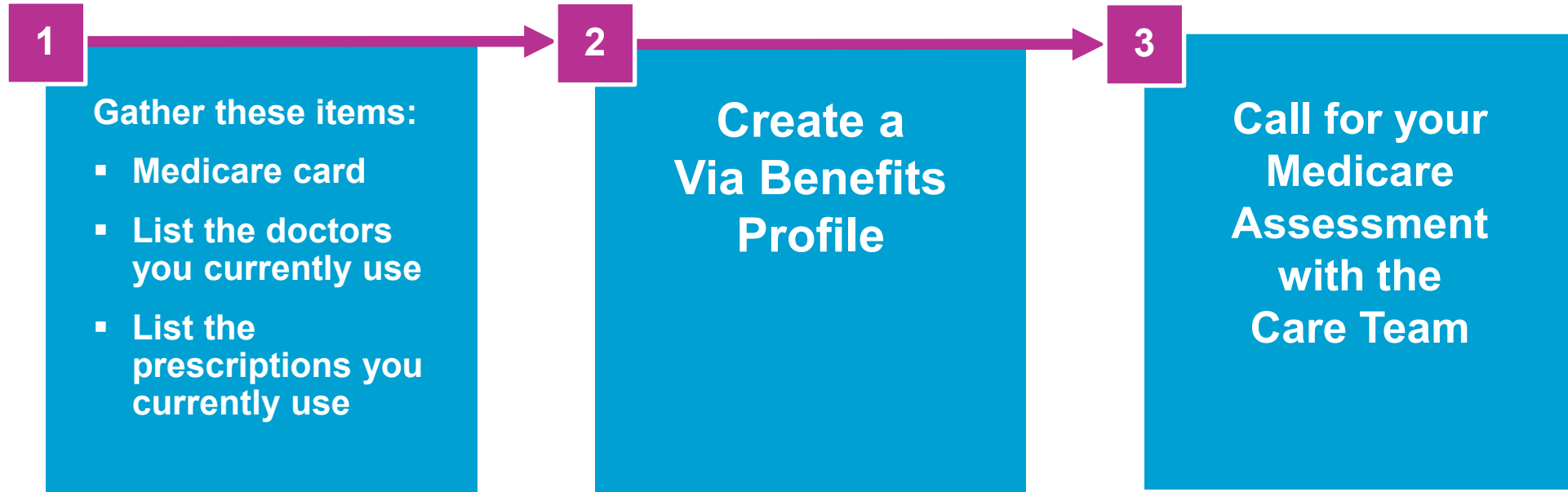
Allows a representative to take action on your behalf

Financial Power of Attorney (POA)

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

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 1-866-682-4841 (TTY:711)

Monday – Friday

5:00 a.m. – 4:00 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®		Humana		United Healthcare	
\$10.00 monthly premium		\$0.00 monthly premium		\$0.00 monthly premium	
Special plan details		Special plan details		Special plan details	
+ Annual Estimate	\$1,701*	+ Annual Estimate	\$1,712*	+ Annual Estimate	\$1,502*
+ Drug Coverage	3/3	+ Drug Coverage	3/3	+ Drug Coverage	3/3
+ 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> \$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> HMO	<u>Optional Benefits</u> None	<u>Network</u> HMOPOS	<u>Optional Benefits</u> None
Automatic Premium Reimbursement Yes ☺		Automatic Premium Reimbursement Yes ☺		Automatic Premium Reimbursement Yes ☺	
<u>Star Rating</u> ★★★★☆		<u>Star Rating</u> ★★★★☆		<u>Star Rating</u> ★★★★★	
Plan Details		Plan Details		Plan Details	
Aetna Medicare Choice II Plan (PPO) H3288-002		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"/>

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



15 min.

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



45 min.

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

Welcomes you to Via Benefits and highlights our advocacy services and available resources



Watch our video in the [video library](#) at my.viabenefits.com/LLNS

LLNS Funding – Health Reimbursement Arrangement (HRA)



Health Reimbursement Arrangement (HRA)

Your HRA funding will be available: January 1, 2024, Unused funds WILL rollover



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

LLNS will make an annual contribution to your HRA

Get Reimbursed

For eligible plan premiums



Have You Tried Our Mobile App?

Download the **Via Benefits Accounts** mobile app today and see how easy managing your account can be. Use our mobile app to easily view your available balance, upload receipts, and view the status of your expenses. Learn more about our mobile app in our [Help & Support](#) section. Search the phrase "mobile app" to find a number of informative articles to help you get started.



Funds and Reimbursements [Explain this](#)

Account Name

Ava N Smith

Looking for Forms?

[Reimbursement Center](#)

Automatic Premium Reimbursement Settings

Insurance Premium Settings [Explain this](#)

Ava N Smith



Medicare Supplement

AARP Medicare Select Supplement Standard Rate Plan N

Preference History

01-Sep-2021

Off

Via Benefits



Medicare Part D

Humana Walmart Value Rx Plan (PDP) S5884-210

When you enroll in a medical plan through Via Benefits, you'll also find the ability to toggle ON/OFF your Medicare Part B premium automatic reimbursement as well!

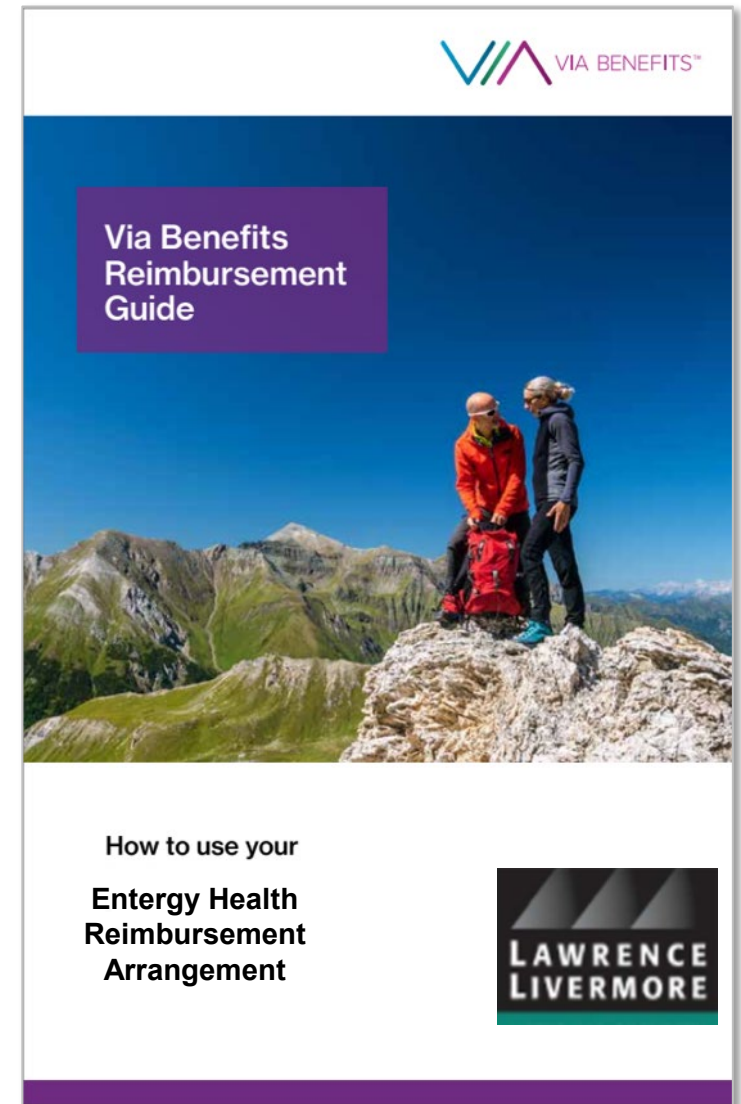
If Eligible for the HRA

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 by mid January after 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



Next Steps



Ready, Let's Go!



Pre-Enrollment

- Create a **Via Benefits Profile** at my.viabenefits.com/LLNS
- Call us at **1-866-682-4841** 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 your Enrollment Period, Oct 15th through Dec 7th . 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/LLNS

1-866-682-4841

Monday – Friday

5:00 a.m. – 4:00 p.m. Pacific

Thank You!