



# The Via Benefits Advocate

Fall 2021 Medicare Edition



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Online:  
[my.viabenefits.com](https://my.viabenefits.com)

You can access our privacy policy at [my.viabenefits.com/about/privacy-policy](https://my.viabenefits.com/about/privacy-policy). If you have questions or concerns about our privacy policy, please contact us.

Welcome to the fall 2021 edition of **The Via Benefits Advocate**, our newsletter dedicated to information and resources to help you effectively navigate Open Enrollment. We hope you find these articles useful as you determine what's best for you in 2022.

Via Benefits Insurance Services' website is a fast, secure way to research your options and learn more about how to make the most of your Health Reimbursement Arrangement (HRA). Go to [my.viabenefits.com](https://my.viabenefits.com) and select **Help & Support** to find answers to a wide range of questions regarding Medicare, [COVID-19](#), premiums, reimbursement requests, maintaining your account, and much more.

**Medicare's Open Enrollment Period runs from October 15 through December 7, 2021.**

## 4 things to know about Open Enrollment

- 1 [To continue qualifying for funding, you must maintain Medicare coverage through Via Benefits](#)
- 2 [Use our Coverage Checkup to see if you can save money in 2022](#)
- 3 [Shopping online saves time](#)
- 4 [Plans renew automatically, but premiums may increase](#)

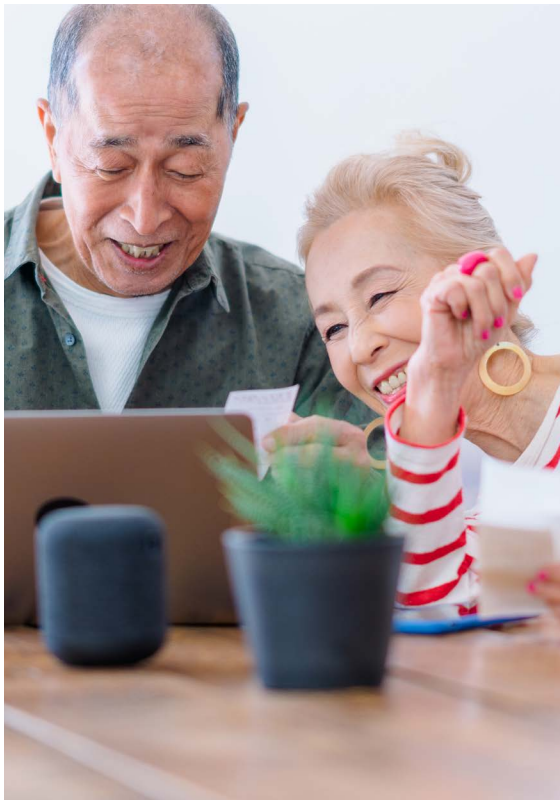


## Making Changes to Your Plan(s) and Maintaining Your HRA

If you're considering changing your coverage and want to maintain your Health Reimbursement Arrangement (HRA), go to [my.viabenefits.com](https://my.viabenefits.com) and use the [Shop & Compare](#) tool to evaluate and compare plans. If you have additional questions you can contact Via Benefits. **To continue qualifying for funding, you must maintain Medicare coverage through Via Benefits\*.**

For example, Robin is a retiree who receives funding from her HRA provided by a former employer. Her neighbor is an insurance salesperson who told her that another plan exists that might be able to save her money. She's considering changing plans and having her neighbor help her with the new enrollment. However, if she does, she may lose her HRA because her enrollment is no longer through Via Benefits.

\*Via Benefits reimbursement accounts are administered by Extend Health, LLC.



### Watch For Updates from Your Insurance Carrier(s)

Keep an eye out for communications from your insurance carrier(s). Plan updates are sent in the fall, and provide changes to your coverage or costs that will be effective in January. They can also inform you if your plan is being discontinued. If you're enrolled in a Medicare Prescription Drug plan (PDP) or Medicare Advantage (MA) plan, you should receive that plan's Annual Notice of Change (ANOC) between the last week of September and the first week of November.

This information is important to consider before and during Open Enrollment. If you have questions you can contact Via Benefits – especially if you need a new plan or you're considering changing plans. If you don't receive this documentation, please contact your insurance carrier(s).

## Keep Your Costs In Check with Our Coverage Checkup

The Via Benefits **Coverage Checkup** lets you compare your current Part D Prescription Drug or Medicare Advantage Prescription Drug (MAPD) plan to the new plans for 2022, and may help you save money.

**Today: Make Sure Your Profile is Up to Date** – See if you can save money on your current Part D or MAPD plan in 2022 by making sure your online profile is up to date. [Sign into my.viabenefits.com](https://my.viabenefits.com) 24/7 and take a few minutes to update your personal and contact information – especially your health care providers, current address with ZIP Code, health status, and prescription drug details.

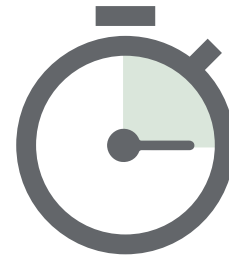
**Starting October 15, 2021: Sign Into Your Account To Get Instant Coverage Checkup Results During Open Enrollment** – If you're enrolled in a Part D or MAPD plan, when you [sign into your account](#) during Open Enrollment, you'll be shown the results of the checkup:

- No action is necessary if the plan or plans you have now still work for you.
- If your current plan or plans will be discontinued, the checkup lets you know.
- If you can save money by choosing a new Part D or MAPD plan, the checkup displays options and potential savings, and provides access to all plan details so you can make an informed choice.

Keep in mind the fastest way to enroll in a new plan is online.

### Time Spent To Enroll

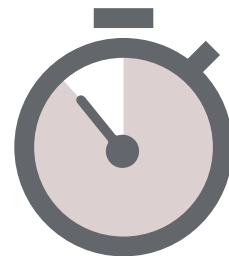
#### Online Enrollment



Up to 15 minutes

OR

#### Phone Enrollment



Up to 50 minutes

## See If You're Eligible for the Medicare Part D Extra Help Program

Have you experienced changes in your financial situation? You may be eligible for the federal "Extra Help" program. The Medicare Part D Extra-Help or Low-Income Subsidy (LIS) program helps pay your monthly Medicare Prescription Drug plan premium, deductible, and prescription drug costs. You can apply for the financial Extra Help program at any time throughout the plan year. Please contact your local Medicaid office, or the Social Security Administration for more information by calling [1-800-772-1213](tel:1-800-772-1213).





# Streamline Your Reimbursements with Our Digital Solutions

Via Benefits has a number of digital solutions that make managing your HRA secure and fast. Our online tools and the Via Benefits Accounts mobile app let you check your balance, submit reimbursement requests, track your payments, and much more with just a few taps or clicks.

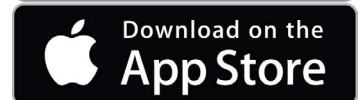
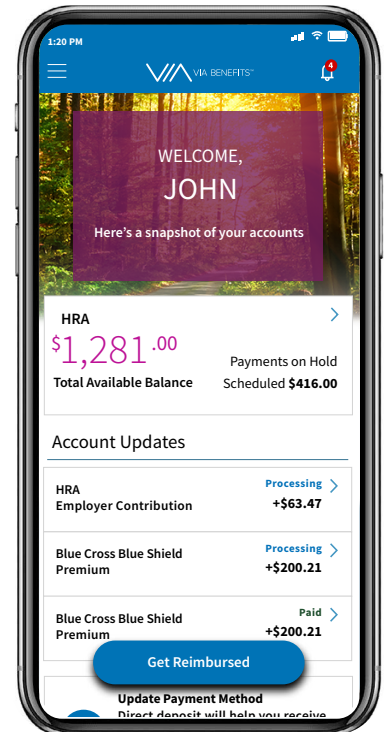
Take advantage of these digital options to help improve your reimbursement experience:

**Download the Via Benefits Accounts Mobile App** – You can use our mobile app to sign into your HRA on your smartphone or tablet, take photos and upload supporting documents, submit reimbursement requests, check your HRA balance and the status of your reimbursements, receive account activity notifications, and more.

Get more information at [my.viabenefits.com](https://my.viabenefits.com) about our mobile app in the **Help & Support** section. Search the phrase “mobile app” and you’ll find a number of helpful articles.

**Sign Into Your Account on the Via Benefits Website**– From [my.viabenefits.com](https://my.viabenefits.com), [sign into your account](#), select **View Accounts** under **Funds & Reimbursements**, then select **Reimbursement Center**. This section provides access to view your full HRA history and the status of your reimbursements. From the **Reimbursement Center** you can also:

- Set up direct deposit
- Submit reimbursement requests
- Manage your communication preferences under **Notifications**
  - Reduce the amount of funding-related paper mail you receive from us by registering for email statement delivery and notifications
  - Register to receive **Mobile Text Notifications**



For direct access, scan this QR code with your smartphone's or tablet's camera.

## IMPORTANT!

New Year's Day is on Saturday, January 1, 2022. Both national banks and Via Benefits will observe that holiday on Friday, December 31, 2021.

Monday, January 3, is the first business day of 2022. This is the projected date when your 2022 funds will be visible in the **Reimbursement Center** and available for qualified reimbursements.

## Renew Automatically or Compare Plans and Change

No action is needed if you're satisfied with your current coverage and don't plan to make changes to it. **Please be sure to keep in mind that your coverage will automatically renew during Open Enrollment.**

Visit [my.viabenefits.com](https://my.viabenefits.com) to research your options and start comparing plans in your area. Plans for 2022 are posted online in mid-October.



## Medicare's Enrollment Period Calendar



### Annual Enrollment Period

Evaluate your existing Medicare coverage and make changes if needed.

October 15 – December 7, 2021



### 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, 2022

### Medicare Supplement Insurance (Medigap) and Annual Enrollment

You can enroll in a Medigap policy any time of the year, but you may have to undergo underwriting depending on your state's rules.

**Please note:** If you're happy with your current coverage, it will automatically renew for 2022.

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