

# Helping You Prepare for Your Upcoming Medicare Enrollment

Northwest Carpenters Trust  
Medicare Retirees

July 9, 2024





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

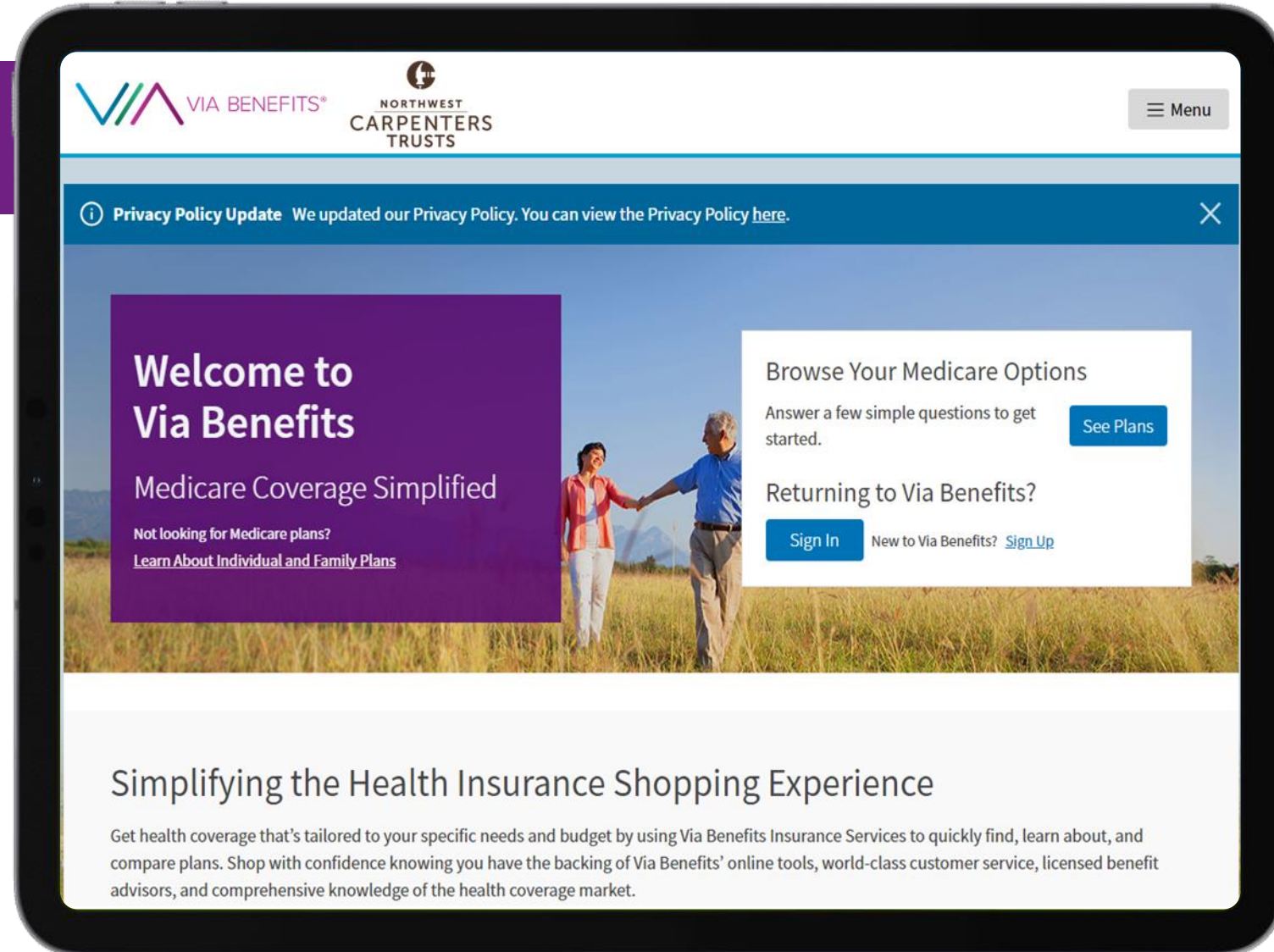
All individual situation questions should be called in to the **Via Benefits Service Center**

# Today's Presentation is Available Ongoing

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

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**
- **Next Steps**
- **Q&A**

# Introducing Via Benefits

## Experience That Counts When You Need it Most:

**First** and **largest** Medicare marketplace

Now in our **20th** 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  
**1-855-219-0548** (TTY:711)  
Monday – Friday from 5:00 a.m. – 4:00 p.m. PT



Visit:  
[my.viabenefits.com/  
NWCarpenters](https://my.viabenefits.com/NWCarpenters)  
Available 24/7

# Via Benefits Individual Marketplace — How It Works

Northwest Carpenters Trust 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

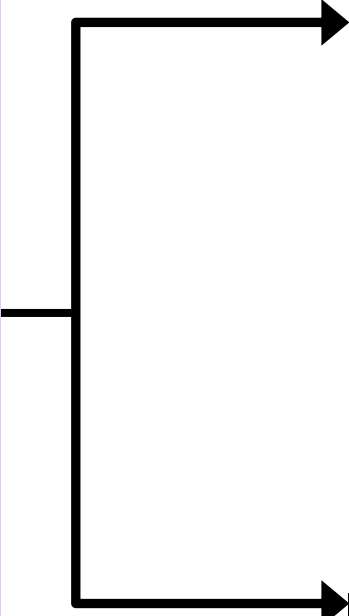


# Your Future Coverage — How Medicare Coverage Works

## CMS



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

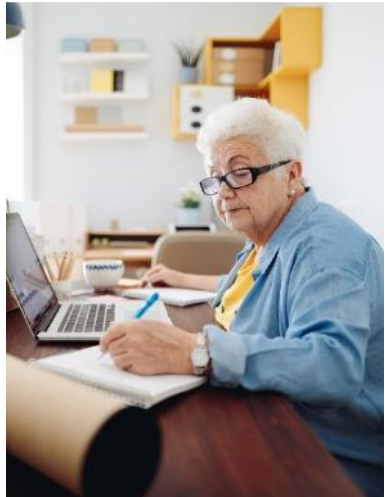


**Medicare Advantage**  
with Prescription Drug  
(Part C)

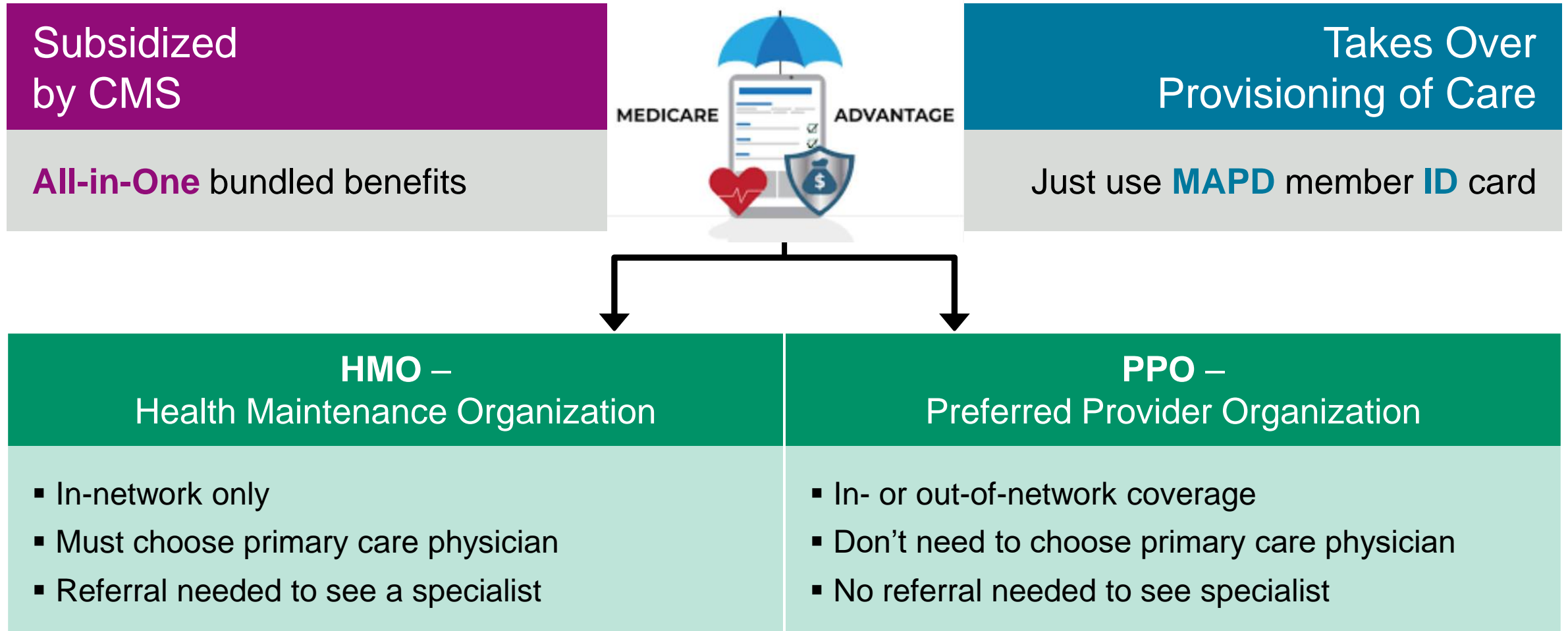


**Medicare Supplement**  
(Medigap)

**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 2024

\$7,060

\$3,530

# CMS Medicare Handbook



## Medicare & You 2024

The official U.S. government  
Medicare handbook



- ◆ Annually Updated
- ◆ Medigap Section
- ◆ National

Just choose the lowest premium  
for the **Medigap** letter plan  
that you want

# Let's Look at Some Scenarios



## Medical Advantage Plans



## Medigap

Healthy, not many doctor visits

Many doctor/specialist visits

Routine care in one geographic area only

Routine care anywhere in the USA that accepts Medicare

Pay copay or coinsurance

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 <b>(25%)</b>	25% for Brand Name 25% for Generics	Eliminates 5% coinsurance and copays for beneficiaries
Total Cost	\$0 – \$545	\$5,030	\$8,000	<b>\$0</b>



# Medicare Prescription Drug Coverage 2025

Phases	Deductible	Initial Coverage	<p><b>*** ELIMINATED ***</b></p> <p>Coverage Gap (only 25% will reach)</p>	Catastrophic Coverage (only 4% will reach)
Participant Pays	Full retail until deductible is met	Copays for your plan coverage <b>(25%)</b>	<p>25% for Brand Name 25% for Generics</p>	Part D plans and drug manufacturers pay a larger share vs. Medicare
Total Cost	\$0 – \$590	Maximum \$2,000 out-of-pocket for the year	>>>>>>>>	<b>\$0</b>

# Medicare Prescription Payment Plan – Starts 2025

**NEW**

A monthly payment plan option – either before the beginning of the plan year or in any month during the plan year

- Only applies to out-of-pocket costs for prescription medications
- Not for premiums
- Not income-based; all Medicare drug plans **MUST** offer this option
- Once enrolled, the monthly payment will be determined based on the estimated OOP costs and the remaining months in the calendar year

MPPP option at the \$2K cap – \$166 per month

\$166	\$166	\$166	\$166	\$166	\$166	\$166	\$166	\$166	\$166	\$166	\$166
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

# Your Future Coverage — All Medicare plan types available

## PLANS

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

**Medicare Supplement  
(Medigap)**

**Prescription Drug  
(Part D)**

**Optional Benefits  
Dental | Vision | Hearing**

## INSURERS



# The Enrollment Process: Pre-Enrollment



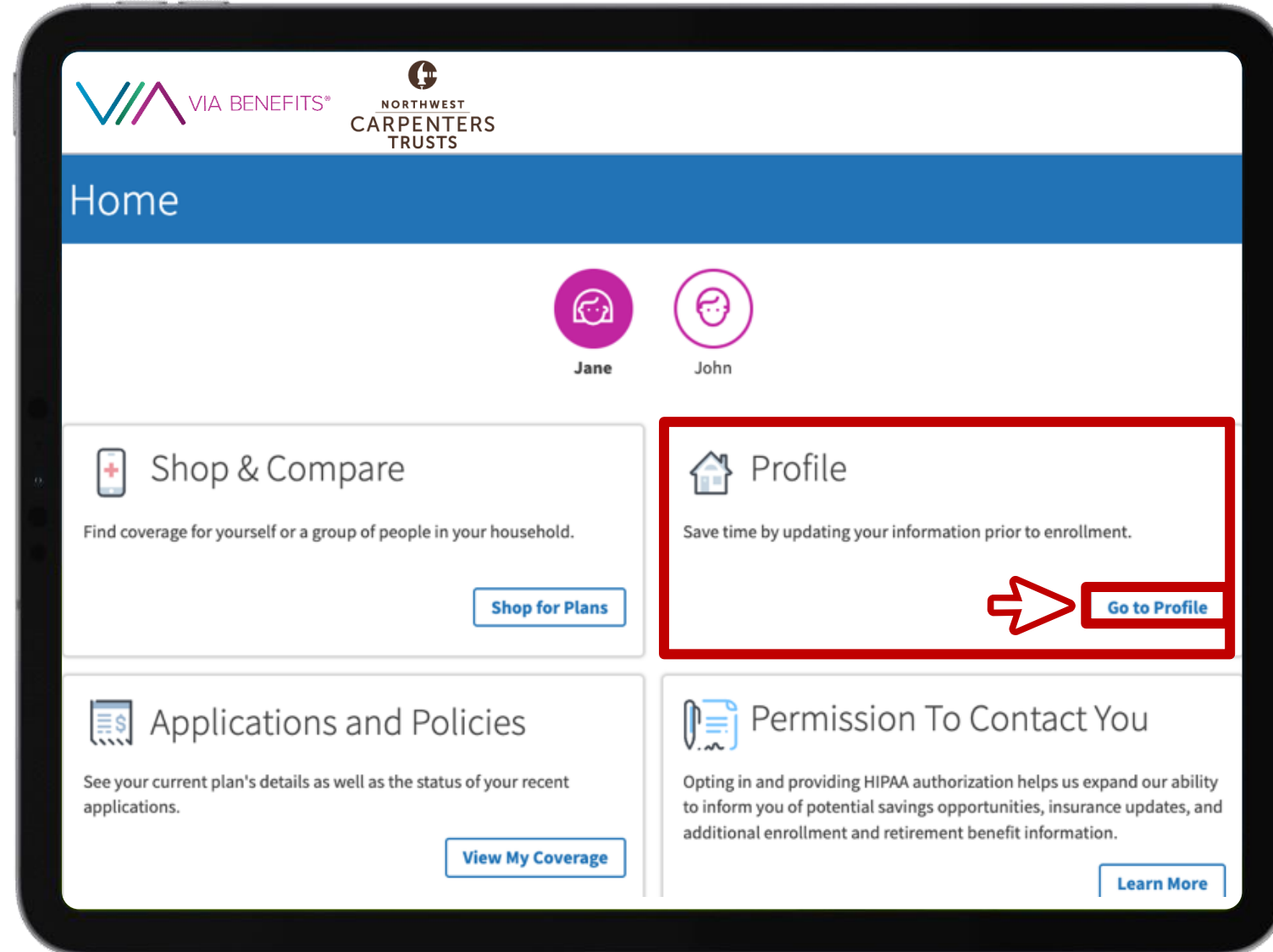
# Pre-Enrollment — Create a Via Benefits Profile

## 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/NWCarpenters](https://my.viabenefits.com/NWCarpenters)



# 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

1

Gather these items:

- Medicare card
- List the doctors you currently use
- List the prescriptions you currently take



2



Jane

John

**Create a  
Via Benefits  
Profile**

3



**Call for your  
Medicare  
Assessment with  
the Care Team**



Your time is valuable. Go [online](#) and take these [steps](#) to maximize your time



# Call Our Via Benefits Care Team

## 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 period

**CALL 1-855-219-0548 (TTY:711)**

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



# The Enrollment Process: Enrollment



# Shop and Compare

Plan Name	Monthly Premium	Annual Estimate	Drug Coverage	Doctor Coverage	Annual Max.	Drug Copay	Network	Optional Benefits	Automatic Premium Reimbursement	Star Rating
Aetna Medicare Choice II Plan (PPO) H3288-002	\$10.00	\$1,701*	3/3	0/0	\$7,550/year	\$15 / \$47	PPO	None	Yes	4.5
Blue Cross Medicare Advantage Choice Plus (PPO) H1666-005	\$0.00	\$2,366*	3/3	0/0	\$7,550/year	\$10 / \$47	LPPO	None	No	4.5
Humana Gold Plus H0028-043 (HMO)	\$0.00	\$1,712*	3/3	0/0	\$3,900/year	\$10 / \$47	HMO	None	Yes	5.0
AARP Medicare Advantage SecureHorizons Plan 1 (HMO-POS)	\$0.00	\$1,502*	3/3	0/0	\$3,900/year	\$2 / \$47	HMOPOS	None	Yes	5.0

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

# Ready to Enroll

## ENROLL ONLINE

15 min.



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



45 min.

## ENROLL BY PHONE



Call at your appointment time 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

# Enroll During Your Enrollment Window



Schedule an appointment during your preferred enrollment window

**July 15 – July 26**

**1-855-219-0548**

[TTY: 711]

5:00 a.m. – 4:00 p.m.  
Pacific Time

Call at your scheduled day and time (we can't call you for enrollments)

You'll have priority access to a licensed Benefit Advisor

# The Enrollment Process: After You Enroll



# Post Enrollment Communications

## Selection Confirmation Letter

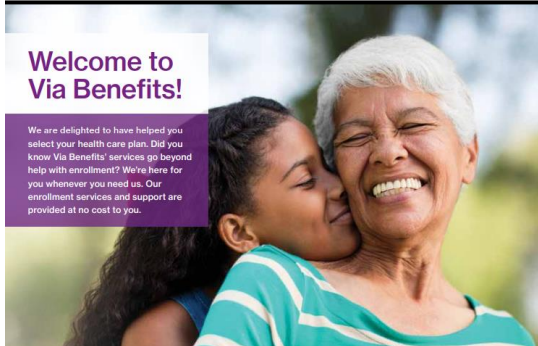
This will confirm your plan choices

## Communications From Your Confirmed Insurance Carrier(s)

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

Welcome to  
Via Benefits!

We are delighted to have helped you select your health care plan. Did you know Via Benefits' services go beyond help with enrollment? We're here for you whenever you need us. Our enrollment services and support are provided at no cost to you.



## Welcome Letter



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



# Next Steps





# Ready, Let's Go!



## ☰ Pre-Enrollment Checklist

- Create a Via Benefits Profile at [my.viabenefits.com/NWCarpenters](https://my.viabenefits.com/NWCarpenters)
  - Include providers, prescriptions, pharmacy
  - Add email address and update preferences
- Call us at [1-855-219-0548](tel:1-855-219-0548) and complete your Medicare assessment
  - Schedule your enrollment appointment either during the call or online

## ☑ Preferred Enrollment

**July 15 – July 26**

- Call us at your scheduled appointment time
- Enroll using the Via Benefits website any time during your enrollment period

## 🔗 Post-Enrollment

- Watch for communications about your new coverage

# Helpful Resources

## Videos



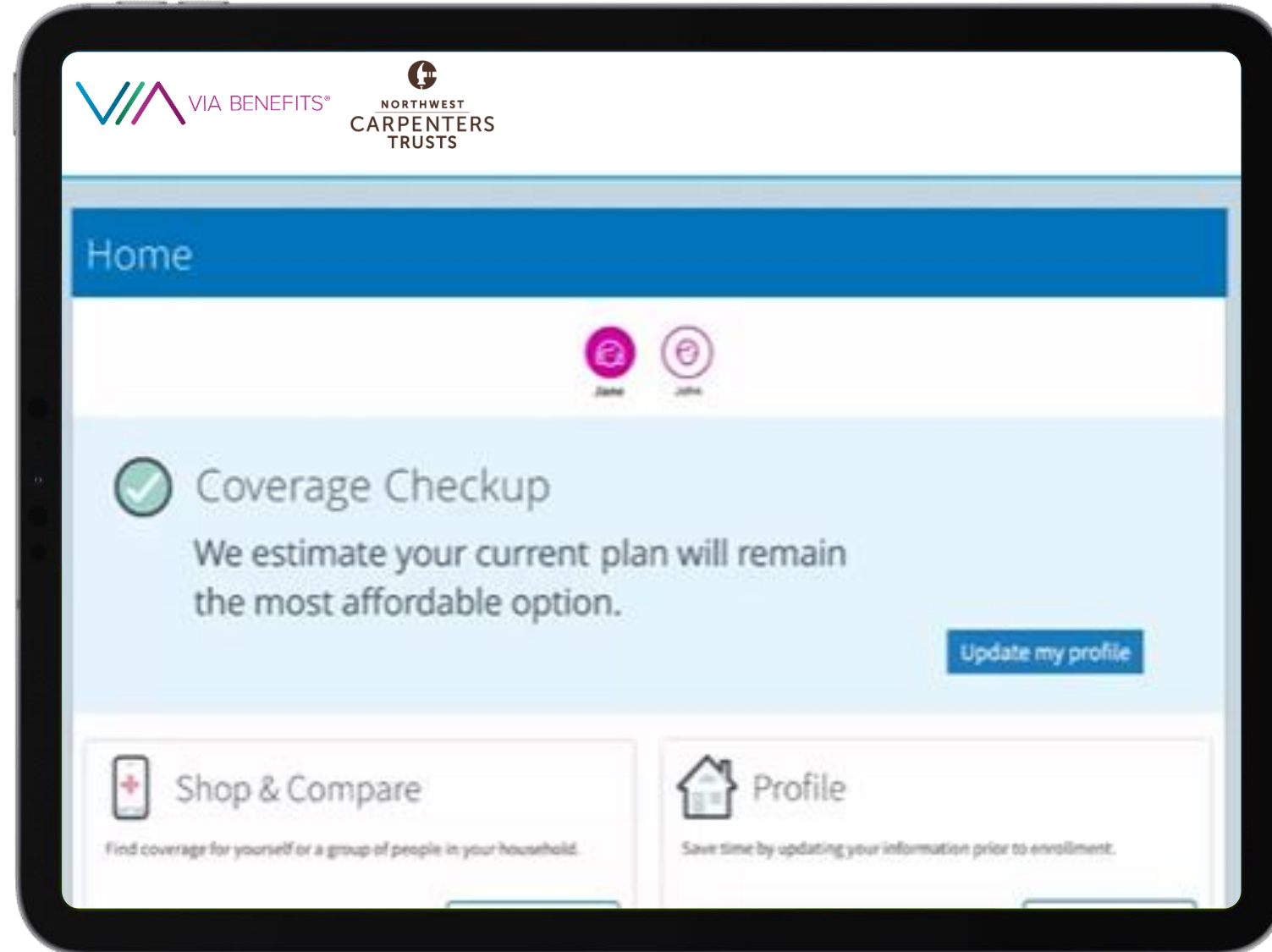
### Helpful Resources

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](#)

# Coverage Check-up

**Annual analysis that checks your current plan with what's newly available in your area [available during annual open enrollment]**



# GoToWebinar Questions Panel

Minimize/Expand  
Control Panel



The screenshot shows the GoToWebinar interface. At the top, there is a menu bar with 'File', 'View', and 'Help'. Below it is the 'Audio' control panel, which includes a 'Sound Check' indicator, a 'MUTED' status, and options for 'Computer audio' and 'No audio'. A red box highlights the minimize/expand icon in the audio panel. Below the audio panel is the 'Questions' panel, which contains a welcome message and a text input field with the placeholder text '[Enter a question for staff]'. A red box highlights this input field, with a red arrow pointing to it from the text 'Type general question, press "Send"'.

Type general question,  
press "Send"



All computer microphones will be **muted** to avoid background noise

*You will have the option to  
type questions*

## Note

For **privacy**, all individual situation questions should be **called in** to the Via Benefit service center

*We **do not** have access to any individual profiles in this session*



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

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

The Service Center is open to  
answer individual questions

**1-855-219-0548**

Monday – Friday  
5:00 a.m. – 4:00 p.m. PT

*Thank You!*

