

Introducing
Via Benefits



Prepare for Your Medicare
Coverage Enrollment





Introducing Via Benefits

Trusted advisor to more than two million Medicare-eligible people

City of Amarillo has teamed up with Via Benefits Insurance Services to help you feel confident about choosing your Medicare coverage. Via Benefits knows Medicare inside and out, and they make it easy. With helpful online tools and friendly support from licensed benefit advisors, you'll have everything you need to find a plan that works for your health and your budget.

We're not an insurance company, Via Benefits is actually the country's biggest Medicare marketplace, offering top plans from national and local providers. Whether Medicare feels confusing or you just want someone in your corner, Via Benefits makes the process smoother, simpler, and a lot less stressful. **And the best part, we support you before, during, and after you choose your new plan, at no cost to you.***

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 at my.viabenefits.com/help.

*Our plan selection and enrollment services are complimentary to you, with our compensation received through commissions from insurance companies for selling products and services.



IMPORTANT!

Make your coverage decision before December 31, 2025.



We're Here to Assist You

Visit:

my.viabenefits.com/cityofamarillo

Call:

1-844-596-0468 | (TTY: 711)

Hours:

Monday through Friday

7:00 a.m. to 6:00 p.m. Central Time

Included in this booklet

Introducing Via Benefits outlines our services; explains how to assess, choose, and enroll in new coverage; and tells you what to expect after you have enrolled. Please review it carefully.

We look forward to helping you make an informed and confident choice.



Dear John Sample,

City of Amarillo has partnered with Via Benefits Insurance Services to help you make an informed decision about your new coverage.

Making health insurance decisions like these can be stressful, and the Via Benefits is here to help make this process go smoothly. This booklet, **Introducing Via Benefits**, explains how we work with you to find coverage that meets your health and financial needs. Our process has helped over two million retirees evaluate and enroll in a new plan or plans.

Review this booklet to learn how take advantage of Via Benefits support. We have video tutorials and information to help answer your questions and help you understand how to use our services.

We're with you at every step to make your transition as smooth as possible. We look forward to assisting you.

Sincerely,

Via Benefits

A woman with long, light grey hair and black-rimmed glasses is smiling broadly while talking on a black smartphone held to her right ear. She is wearing a dark grey blazer over a light-colored top and a long, green scarf. A silver ring with a blue stone is visible on her left hand, and a silver smartwatch is on her left wrist. She is gesturing with her left hand, which is raised and open. A vertical blue bar is positioned to the left of the text.

If you need assistance, please call Via Benefits at 1-844-596-0468. **You might also receive a courtesy call from us at 1-866-322-2824 to help answer any questions you may have.**







What to Expect From Via Benefits

Personalized, step-by-step guidance

Our easy-to-use online tools and licensed benefit advisors help you understand your options and select the coverage that fits your needs.

Knowledgeable assistance

We specialize in Medicare, and our licensed benefit advisors go through annual training and certification. They're available to help you make an informed and confident decision.

Quality plan options

We work with leading national and regional insurance carriers to ensure you can choose from quality plans available in your area. We offer a range of options so you can find the right coverage for your health and financial needs.

If you need assistance, please call Via Benefits at
**<<ClientPhoneNumber>>. You might also receive a courtesy
call from us at 1-866-322-2824 to help answer any
questions you may have.**

Via Benefits Overview

Pre-Enrollment Checklist

- Create a Via Benefits Profile.
my.viabenefits.com/cityofamarillo
 - Add your providers, prescriptions, and pharmacy.
 - Add email address and update preferences.
- Call us at 1-844-596-0468 and complete your Medicare assessment.
 - Schedule your enrollment appointment during the call.

Visit: my.viabenefits.com/cityofamarillo

Under the headline of **Videos**, select and view the video in the **Pre-Enrollment** tab.

Enrollment Checklist

- Call us at your scheduled appointment to enroll.
- Or enroll using the Via Benefits website.

Visit: my.viabenefits.com/cityofamarillo

Under the headline of **Videos**, select and view the video in the **Enrollment** tab.

Post-Enrollment Checklist

- Watch for communications about your new coverage.

Visit: my.viabenefits.com/cityofamarillo

Under the headline of **Videos**, select and view the video in the **Post-Enrollment** tab.

Pre-enrollment

Create a Via Benefits Profile

Create a Via Benefits Profile either by visiting my.viabenefits.com/cityofamarillo or by calling 1-844-596-0468. We use the information in your profile to help you choose the type of plans that work with your needs.

Items needed include:

-  Your Medicare card with the Medicare Number, and Medicare Parts A and B* start dates
-  A list of your current prescriptions
-  A list of your current healthcare providers

Conduct a Medicare assessment

Set yourself up for an easier enrollment by calling us and completing a Medicare assessment. The goal of the assessment is to help understand and evaluate plans based on your needs and answer any of your questions. We'll take the time you need to make a confident choice.

Call us now at 1-844-596-0468 to complete this assessment.

*To enroll in Medicare Part B, please contact the Social Security Administration either by calling 1-800-772-1213 (TTY 1-800-325-0778) or going to ssa.gov/benefits/medicare.





Learn about plan types

Choosing the type of plan to fit your needs will be your most significant decision and a key outcome of your assessment.

Medicare Supplement Insurance (Medigap) or Medicare Advantage plans have cost-sharing and network differences. Both types of plans provide coverage for your health needs, but each works differently with Medicare Parts A and B (also known as Original Medicare). Deciding which plan type is right for you depends on your lifestyle, health, and financial needs.

Original Medicare covers about 80% of healthcare costs. Part A is hospital insurance, and Part B is medical insurance. Medicare Parts A and B cover limited, if any, prescription drug, dental, and vision costs. To cover the remaining 20%, you'll need to purchase Medicare Supplemental Insurance (Medigap) with a Part D Prescription Drug plan or a Medicare Advantage plan.

Consider adding extra protection with Protection plans, which is supplemental insurance. These plans help guard against unexpected health costs and add coverage where you need it, e.g., dental, vision, and hearing.

On the following two pages is a general comparison of the types of plans available to you.

Medigap and Part D Prescription Drug

A Medigap policy paired with a Part D Prescription Drug plan works with Medicare Parts A and B. The Medigap policy helps pay for out-of-pocket health expenses, such as copays and deductibles. The Part D Prescription Drug plan helps pay for prescription drug costs.

Key Features



Higher premiums and lower copays and coinsurance



See any provider that accepts Medicare with no referrals



Medigap works with Parts A and B, and a Part D plan is purchased separately



Most plans cover emergency services outside the U.S.

Protection plans to add to Medigap and Part D

Medigap and Part D plans don't include dental or vision services or hearing aids coverage. A combined dental, vision, and hearing plan covers those services and protects against unexpected expenses.

Medicare Advantage With Prescription Drug

Known as Medicare Part C, this plan combines Medicare Parts A and B, medical, and prescription drug coverage to operate as an all-in-one plan. These plans have networks, so you'll want to check if those plans include your preferred doctors.

Key Features



Zero or low premiums with higher copays and coinsurance



Preferred rates for in-network providers



An all-in-one plan combining medical and prescription drug coverage with Parts A and B



Plans generally don't cover medical care outside the U.S.

Protection plans to add to Medicare Advantage

Support your Medicare Advantage plan with hospital indemnity insurance. If you have an unexpected hospital stay, a **hospital indemnity** plan provides funds directly to you to pay for deductibles, copays, coinsurance, or other expenses.

Guaranteed Issue

By law, if you're transitioning from group coverage, you have guaranteed issue rights. Guaranteed issue means you have the right to purchase medical insurance without being turned down based on your medical history or preexisting conditions.

Enrollment

After preparing your information and reviewing your options, you'll be ready to enroll. To make an appointment to enroll, visit the Via Benefits website or call 1-844-596-0468.

Take the time before you enroll to gather your information and conduct an assessment to make your enrollment as effortless as possible.

We look forward to guiding you through your benefit changes and helping you select and enroll in a plan.

Frequently Asked Questions (FAQs)

Via Benefits has worked with more than two million people to help them simplify their Medicare enrollment decisions. Here are answers to some of the most frequently asked questions.

Will my new plan be as good as my current plan?

Because we give you access to multiple options, you'll be able to compare plans and find the one that most closely matches your specific needs.

Do I need to have an enrollment appointment to enroll?

We recommend you have an appointment if you are enrolling over the phone.* You don't need an appointment if using the website to enroll.

*Please note: While having an appointment prioritizes your call over other calls, you may experience a short wait during peak call times.



We hope you found this information helpful, and we look forward to working with you soon!



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Insurance rates for the insurance products and services offered by

Via Benefits are subject to change. The insurance products and services offered by Via Benefits may not be available in all states. It is your responsibility to enroll for coverage during the applicable enrollment periods (such as the Healthcare Open Enrollment Period or any Special Enrollment Periods). Via Benefits receives compensation in the form of commissions from insurance companies from the sale of insurance products and services we offer. Some of the compensation that

Via Benefits receives may be contingent and may vary depending on a number of factors, including the insurance contract and insurer you select. In some cases, other factors such as the volume of business Via Benefits provides to the insurer or the profitability of the insurance policies that Via Benefits provides to the insurer also may affect our compensation. Via Benefits may accept this compensation in locations where it is legally permissible and meets standards and controls to address conflicts of interest. Whether or how much insurers may pay in such compensation does not play any role in the Via Benefits' insurance recommendations. Via Benefits also may receive other compensation from third parties, such as for selling or referring the sale of other products or services. Individual benefit advisors are compensated the same whether you pick a Medicare Advantage or Medicare Supplement plus PDP plan and regardless of which carrier you choose. For other kinds of products, the compensation they receive may vary based on the kind of product you purchase, but does not change based on carrier.

VIA BENEFITS[®]



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Important!

Time-sensitive information regarding
your health benefits are enclosed.