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.

VIA BENEFITS™

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Depend On Via Benefits Insurance Services To Be Your Open Enrollment Resource

In this edition:

- Medicare's Enrollment Period Calendar
- Watch For Updates from Your Insurance Carrier(s)
- 6 Reasons To Consider Changing Your Plan
- Keep Your Costs In Check with Our Coverage Checkup
- See If You're Eligible for the Medicare Part D Extra Help Program
- Learn More About 2022 Medicare Part B Costs
- Save Time, Go Online
- Renew Automatically or Compare Plans and Change

3 things to know about Open Enrollment

1. Plans renew automatically, but premiums may increase
2. Use our Coverage Checkup to see if you can save money in 2022
3. Shopping online saves time

We're here to assist you

Visit: <<clientWebsiteUrl>>

Call: <<clientCallCenterPhoneNumber>> | (TTY: 711)

Hours: <<businessHours>>

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The Via Benefits Advocate

Fall 2021 Medicare Edition

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.

Our website is a fast, secure way to research your options and learn more about how to make the most of your account. Go to <<clientWebsiteUrl>> and select **Help & Support** to find answers to a wide range of questions regarding Medicare, COVID-19, premiums, maintaining your account, and much more.

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

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).

6 Reasons To Consider Changing Your Plan

You might want to explore your Medicare coverage options during Open Enrollment if any of the following events have occurred in the past year:

- Moved to a new ZIP Code
- Change in your household such as marriage, divorce, or death in the family
- Change in your prescription drugs
- Your doctors are no longer in your plan's network
- Significant increase in premiums
- Your plan has been discontinued

If any of these things have occurred, go to <<clientWebsiteUrl>> and use our online tools to compare your plan options. You can also learn more about our **Coverage Checkup** for Part D or MAPD plans in the related article in this newsletter.

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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 **<<clientWebsiteUrl>>** 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

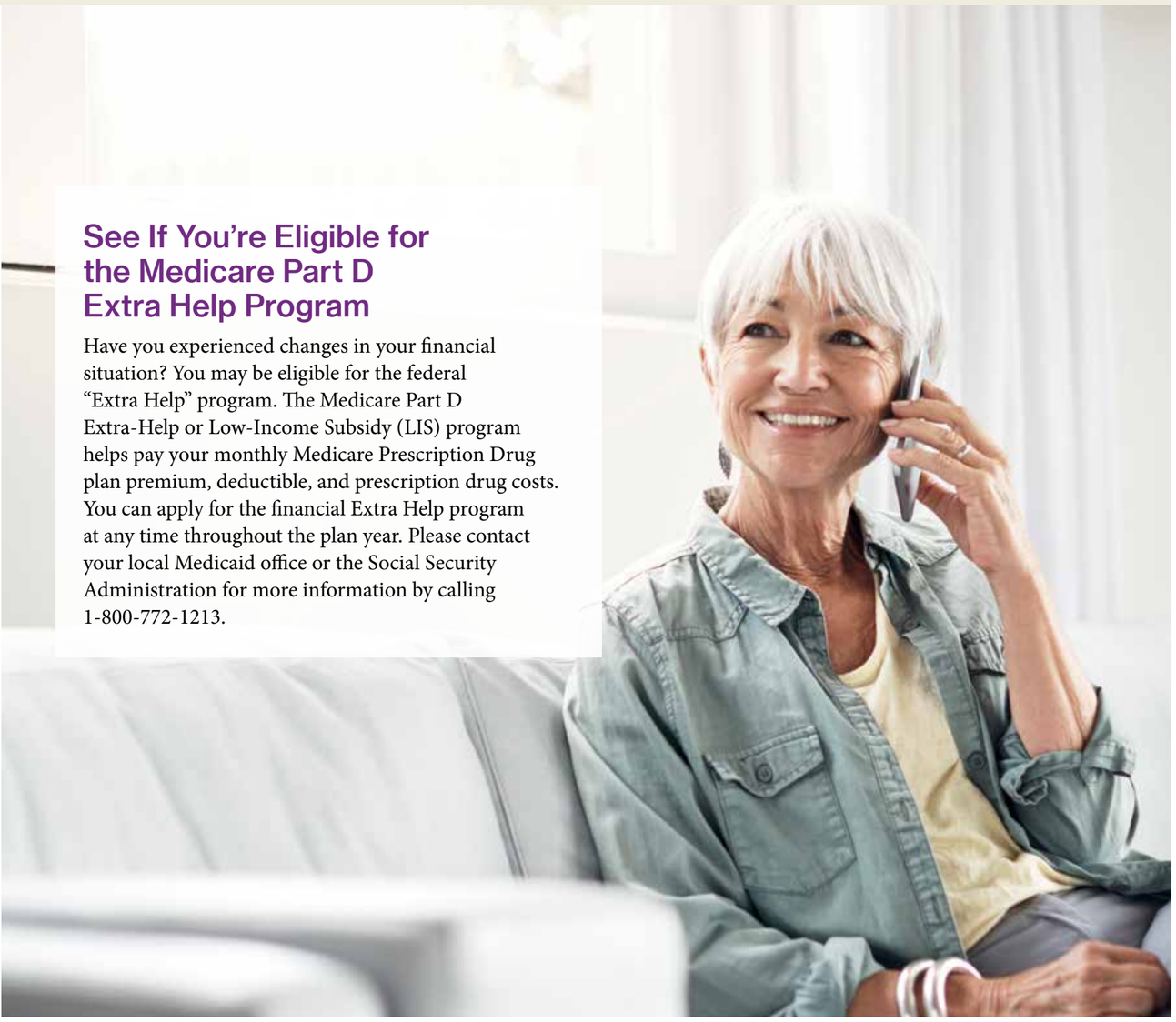
OR

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.



Learn More About 2022 Medicare Part B Costs

Each year Medicare premiums, deductibles, and coinsurance rates are adjusted according to the Social Security Act. Medicare Part B premiums change every calendar year, and the monthly premium varies based on your income and personal circumstances. Part B uses your tax return from two years earlier to determine the monthly premium you'll pay. For 2022, your 2020 return that was filed in 2021 will be used.

The standard Part B premium amount in 2022 is projected to be $144.60 per month (down from $148.50 per month in 2021). Unless your individual income exceeded $87,000 or your joint income was more than $174,000, it's projected that you'll pay this monthly premium. Part B beneficiaries will also need to pay the annual deductible of $198 in 2022 (down from $203 in 2021).

The amount you'll pay for Part B-covered services depends on your use of participating or non-participating providers. Medical services and supplies considered medically necessary to treat your health condition are covered by Part B. These include outpatient services, some preventive care, ambulance services, and durable medical equipment.

Keep in mind that no matter which other plans you're enrolled in, you'll need to continue to pay your Part B premium. For more information contact your local Social Security office or visit **ssa.gov**. You can also visit **medicare.gov** and search the phrase "part b costs," and read the related articles and updates.

Please note: The projected figure above only represents an estimate of the 2022 Part B premium. Actual 2022 premiums will be determined in the fall of 2021.

Save Time, Go Online

On average enrollment by phone can take up to 50 minutes, compared to taking up to 15 minutes online. To save time you can review your options and enroll online at **<<clientWebsiteUrl>>**.

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 **<<clientWebsiteUrl>>** to research your options and start comparing plans in your area. Plans for 2022 are posted online in mid-October.

Privacy Policy

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**.

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