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Wespath

BENEFITS | INVESTMENTS



VIA BENEFITS™

Preparing for Health Care in Retirement

Planning for Your Future Health Benefits

Here is what we'll cover:

- Who is Via Benefits
- Medicare Basics
- Steps You'll Take To Enroll
- Health Reimbursement Arrangements (HRA)



Health care is one of the biggest concerns people have when planning for retirement





Who is Via Benefits?

Via Benefits: Experience When You Need It

#1



The first and largest private Medicare marketplace

2.3 MIL



Helped millions of retirees from hundreds of employers

120+



Partnering with over 120 insurance providers

17th

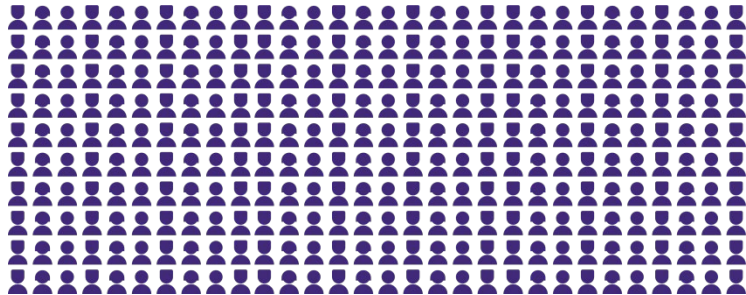


In their 17th Successful Enrollment Season

Experience With the United Methodist Church



33 plan sponsors (2012 – 2023)



Over 9,000 eligible members



Over 1,000 unique plans chosen



Over 100 different insurance carriers

What You'll Need to Do

- Enroll in Medicare
- Select a supplementary plan with 1:1 support from Via Benefits
- Pay premiums to carrier
- Request reimbursement from HRA
- Reach out for assistance as needed



How Via Benefits Can Help





Consultative
Process







Simplified
Selection





Effortless
Enrollment





Ongoing
Advocacy



The Basics of Medicare

What is Medicare?

- A health insurance program for individuals 65 years and older
- Some pre-65 individuals with disabilities
- Those with ESRD (End-Stage Renal Disease) and ALS (Lou Gehrig's Disease)
- Administered by Centers for Medicare & Medicaid Services (CMS)
- Enrollment handled by the Social Security Administration*
- Allows you to see any doctor or hospital that accepts Medicare



Original Medicare is a health care program run by the federal government, providing your Part A and/or Part B coverage.

*Or Railroad Retirement Board

Original Medicare Part A and B Enrollment

Part A enrollment is usually but not always automatic. You must be enrolled in Medicare Parts A and B before you work with Via Benefits.

Some people are automatically enrolled

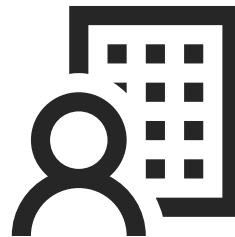


Those receiving:

- Social Security benefits*

*Or Railroad Retirement Board benefits

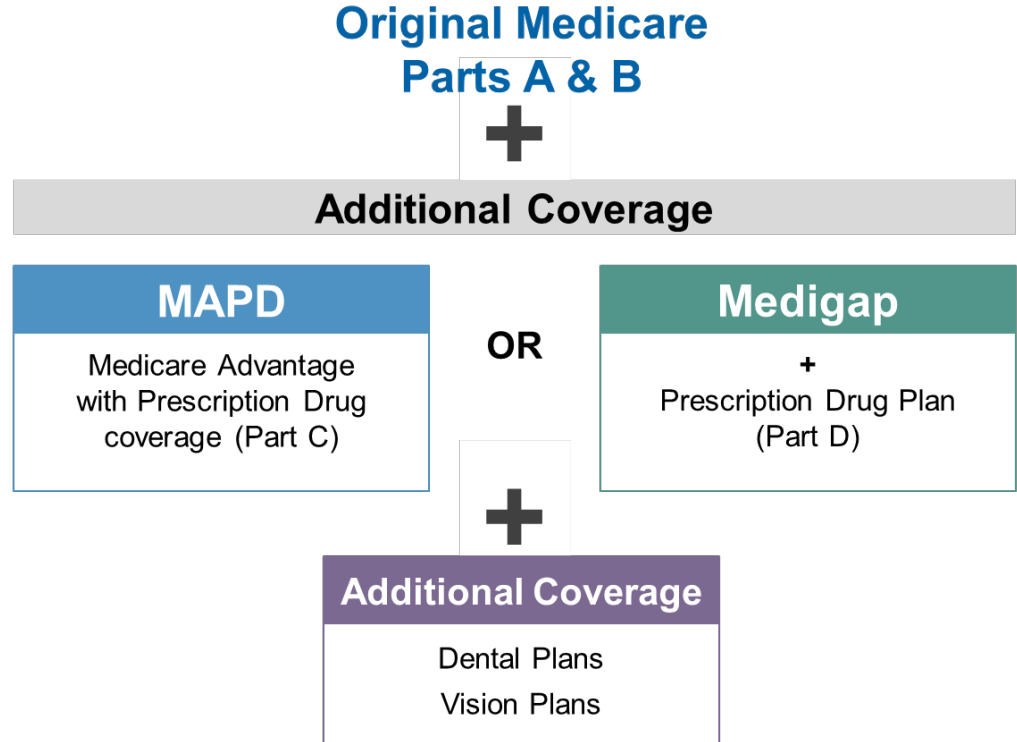
Some people need to enroll



- Enroll up to three months prior to your effective date
- Enroll through Social Security office
 - **ssa.gov**
 - 1-800-772-1213

Your Future Coverage

How
Medicare
Coverage
Works

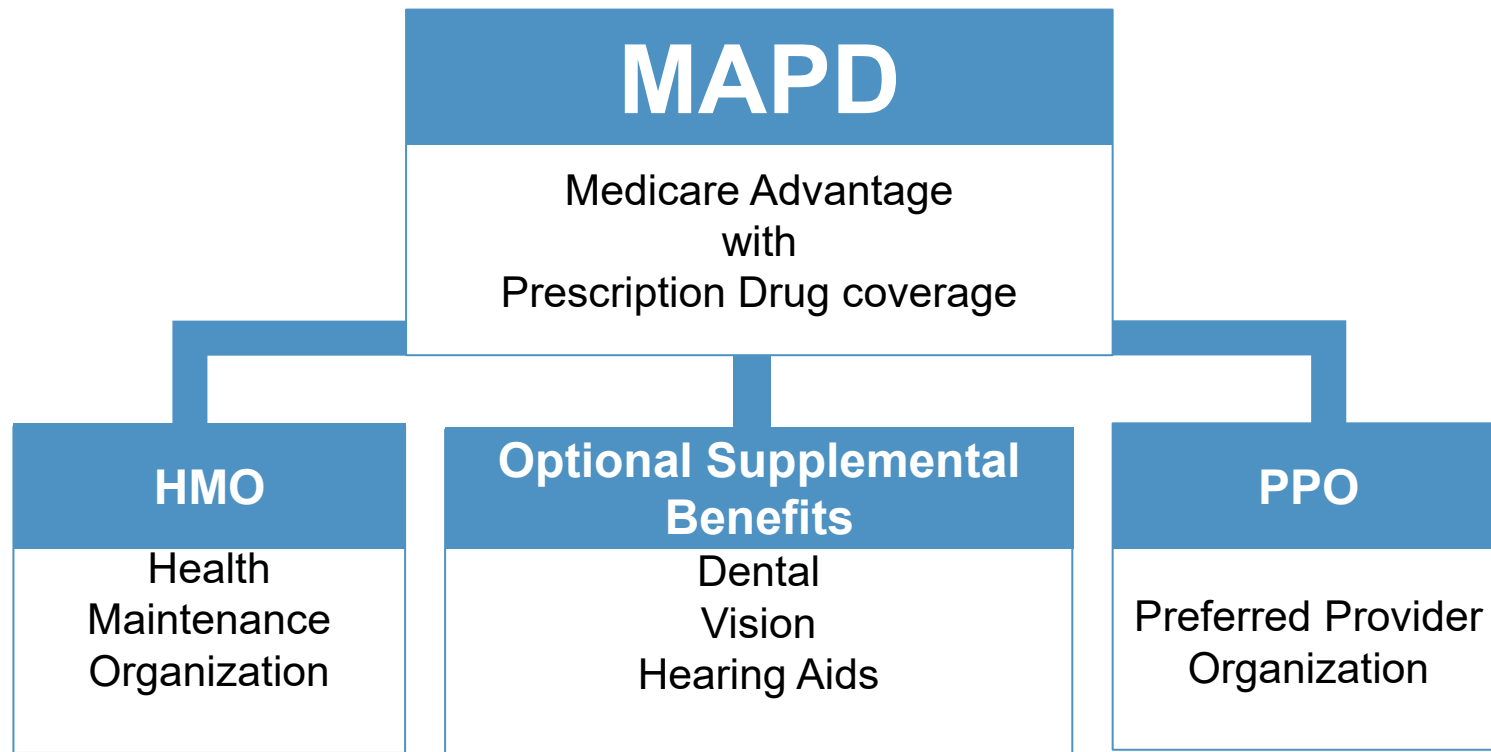


Access Many Plans, Insurers through Via Benefits



Dental and Vision Plans Available

Future Coverage Option: Medicare Advantage

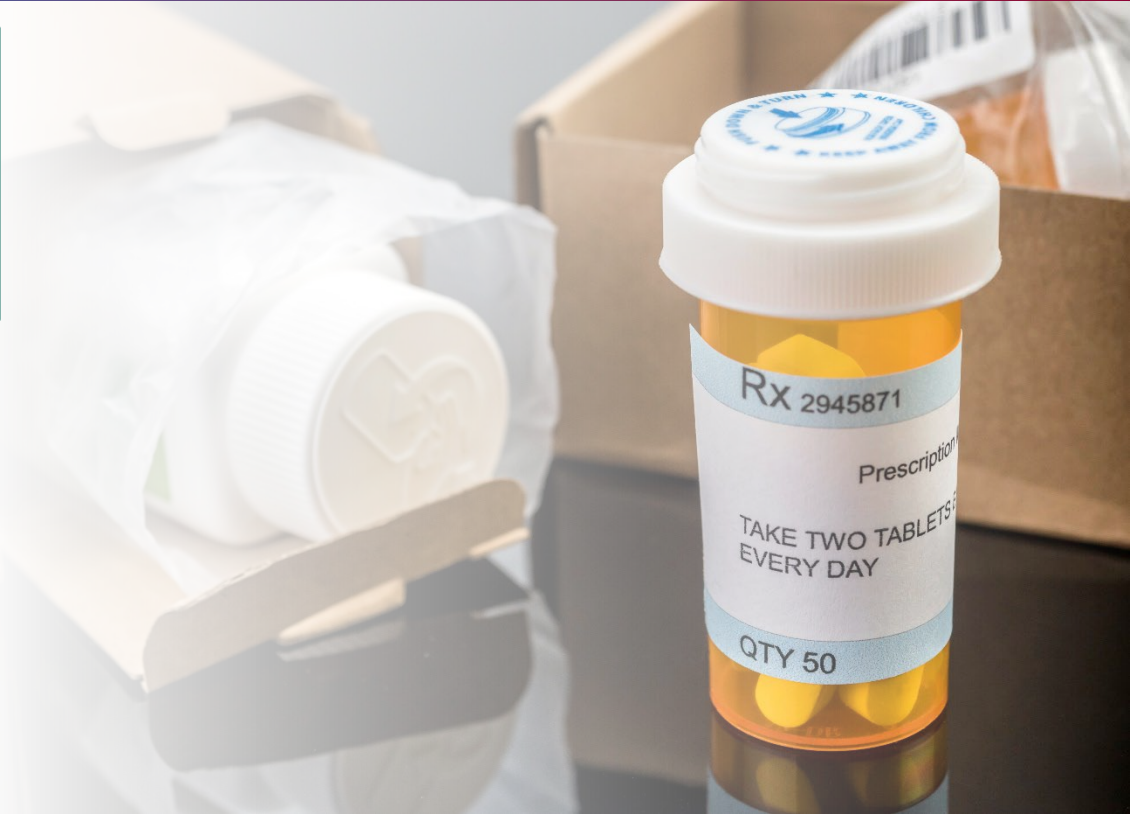


Future Coverage Option: Medicare Supplement

Medigap



Prescription
Drug Plans
(Part D)

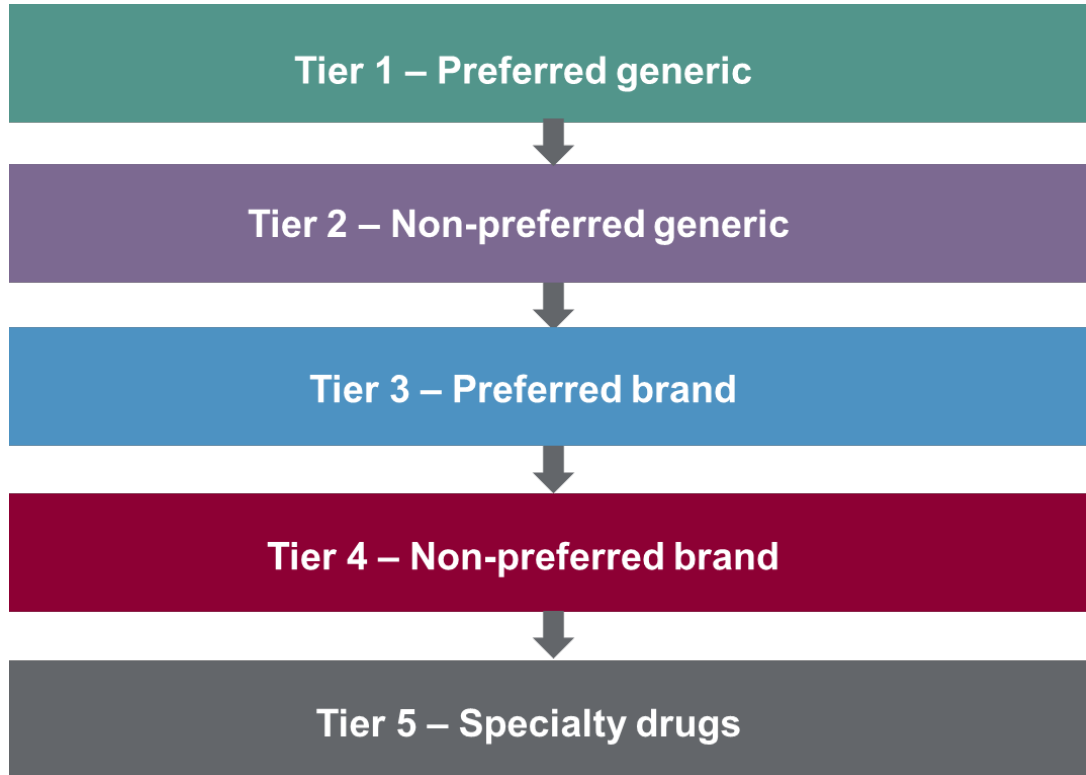


Medicare Supplement Policies (Medigap)

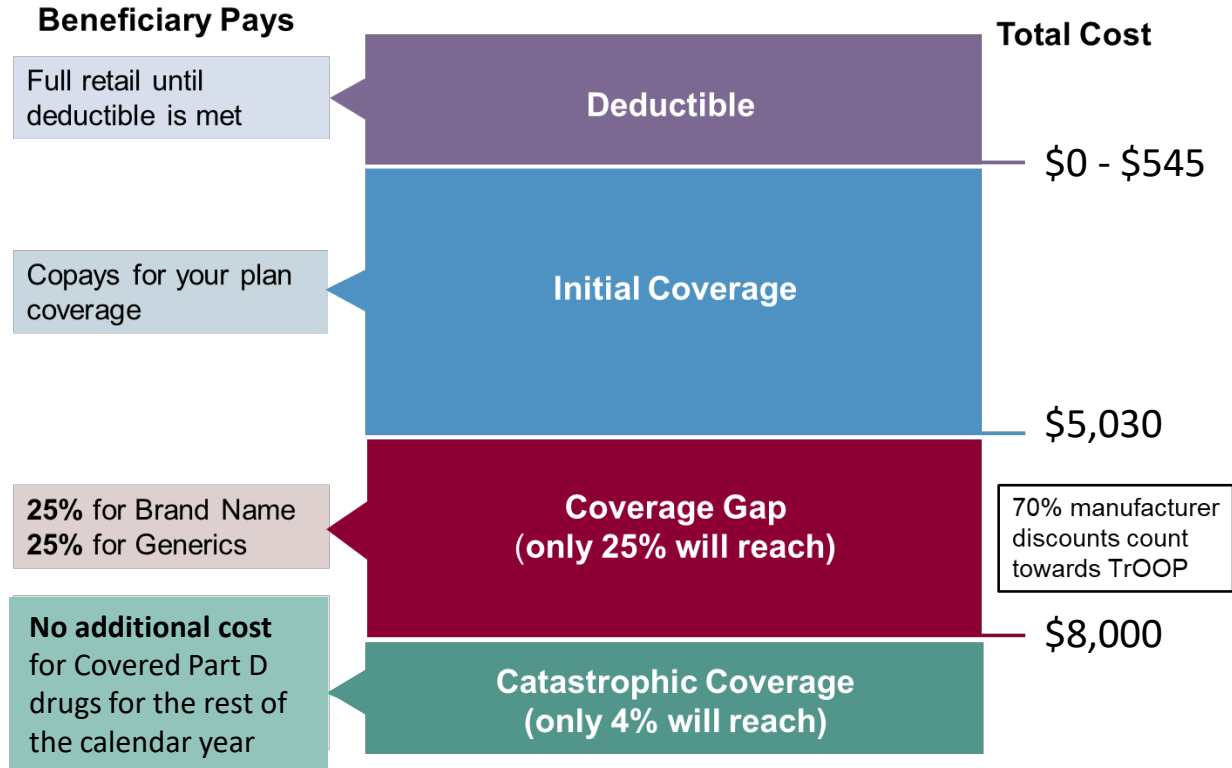
Lettered policies
in 47 states

	Medicare Supplement Insurance (Medigap) Policies							
Benefits	A	B	D	G	K	L	M	N
Medicare Part A coinsurance and hospital costs	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	50%	75%	100%	100%
Blood (first 3 pints)	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	50%	75%	50%	100%
Part B deductible								
Part B excess charges				100%				
Foreign travel emergency (up to plan limits)			80%	80%			80%	80%
<i>Source: CMS</i>								

Prescription Drugs—5 Tiers of Copays



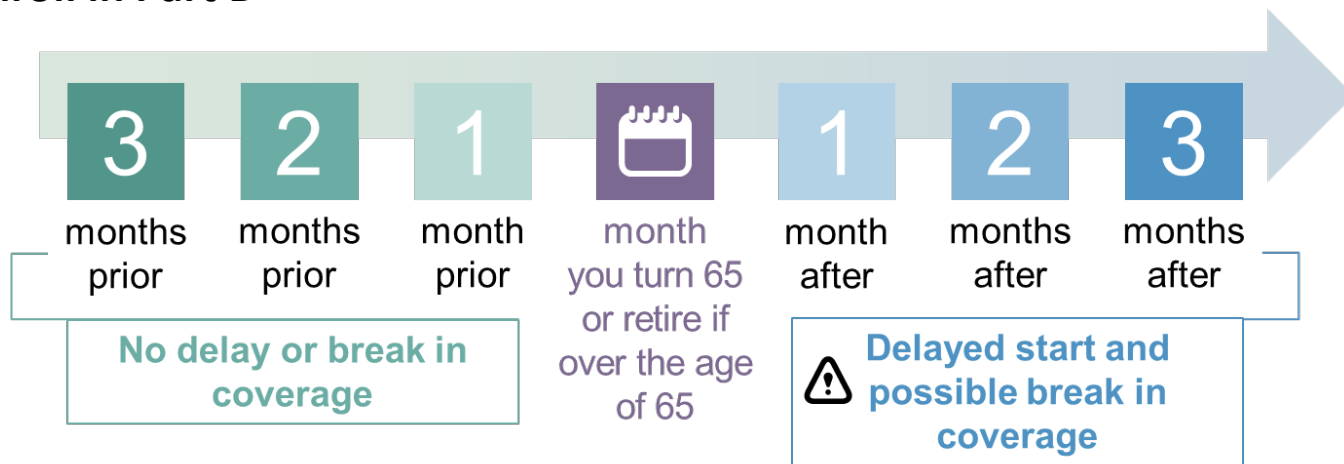
Medicare Prescription Drug Coverage 2024



If Not Automatically Enrolled in Medicare

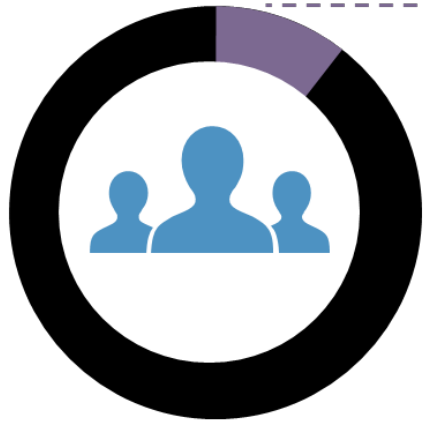
Your 7-month Initial Enrollment Period (IEP)

If you enroll in Part B



If you continue working past 65 and remain on your employer's group plan, you do not have to enroll in this window.

Part B Late Enrollment Penalty



10%

More

for each full
12-month period

Penalty for not signing up
when first eligible



Usually
No Penalty

Sign up during a Special
Enrollment Period

- May have penalty as long as you have Part B



Working with Via Benefits

Steps to Enroll through Via Benefits



 **PREPARE**



 **REVIEW**



 **ENROLL**

PREPARE

You can create an account with the following information to help narrow your options.



Your personal information: name, email, address, and telephone number



Your prescription drugs details: name, dosage, and frequency for each medication



Your Medicare ID number (MICN) – found on your Medicare card right below your name



Your essential doctors – to be included in network plans, like Medicare Advantage

REVIEW

You'll Review Your Plan Options either

- 1) Online or
- 2) By phone with a Licensed Benefits Counselor.



REVIEW

Online: Shop & Compare allows you to view Medicare plans available in your area

The screenshot shows the VIA BENEFITS website interface for comparing Medicare Advantage plans. At the top, there are navigation tabs for Medicare Advantage (51 plans found), Medigap (20 plans found), Prescription Drug (21 plans found), and Dental (5 plans found). Below the tabs, there is a search filter 'Narrow my results' set to '51 of 51 plans found', a 'Sort by' dropdown set to 'Annual Est.', and a 'View' selector. A 'Help Me Choose' section is present, with a sub-header 'More accurately estimate your costs and learn if your preferred doctors participate in the plans that interest you.' and a 'Help Me Choose' button. The main content area displays four plan cards side-by-side. Each card features the Aetna logo, a '\$0.00 monthly premium' badge, and a form to enter 'health, drug, & doctors information'. The plans are summarized as follows:

Plan 1	Plan 2	Plan 3	Plan 4
Annual Max. \$5,500/year	Annual Max. \$3,800/year	Annual Max. \$4,300/year	Annual Max. \$4,400/year
Doctor Visits \$5 / \$40	Doctor Visits \$0 / \$45	Doctor Visits \$5 / \$35	Doctor Visits \$10 / \$40
Drug Copay \$15 / \$47	Drug Copay \$0 / \$47	Drug Copay \$8 / \$47	Drug Copay \$15 / \$47
Network PPO	Network HMO	Network HMO	Network HMO
Optional Benefits None	Optional Benefits None	Optional Benefits None	Optional Benefits Available
★ ★ ★ ★ ★ Plan Details	★ ★ ★ ★ ★ Plan Details	★ ★ ★ ★ ★ Plan Details	★ ★ ★ ★ ★ Plan Details
<input type="checkbox"/> Compare <input type="button" value="Add to cart"/>	<input type="checkbox"/> Compare <input type="button" value="Add to cart"/>	<input type="checkbox"/> Compare <input type="button" value="Add to cart"/>	<input type="checkbox"/> Compare <input type="button" value="Add to cart"/>

- Sort plans
- Compare plans side by side.

REVIEW

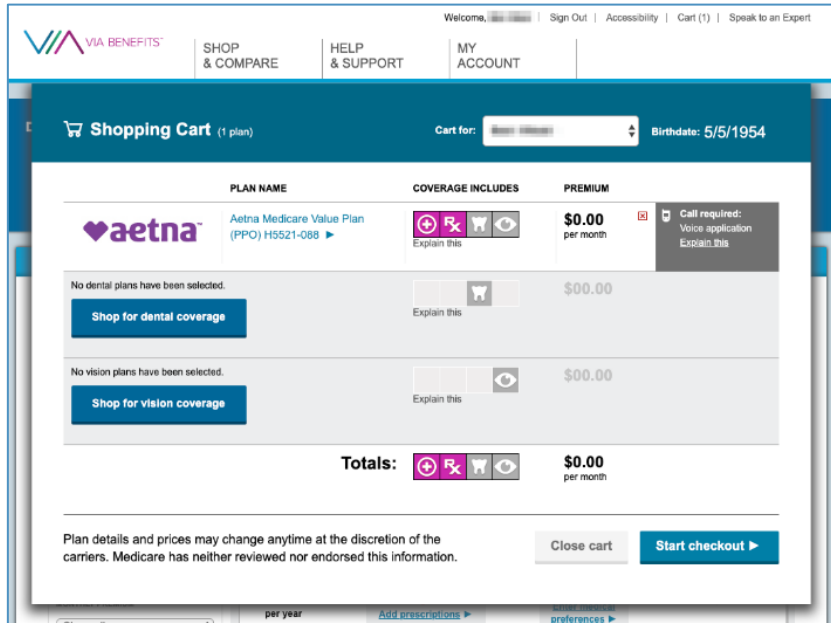
By Phone: Licensed Benefit Advisors Provide Personal Support

- 100% domestic workforce
- Objective advocacy with compensation neutral of plan
- Licensed and certified by state
- Complete UMC cultural training
- Provide individualized telephone support about plans, costs
 - Advice and decision-making support based on current coverage and future needs
 - Assistance with enrolling in medical, prescription drug, dental and vision plans



ENROLL

Online or with a Benefits Counselor



The screenshot shows the Aetna online enrollment interface. At the top, there is a navigation bar with the Aetna logo and links for 'SHOP & COMPARE', 'HELP & SUPPORT', and 'MY ACCOUNT'. Below this is a 'Shopping Cart' section with a dropdown menu for 'Cart for:' and a 'Birthdate: 5/5/1954' field. The main content area displays a table with columns for 'PLAN NAME', 'COVERAGE INCLUDES', and 'PREMIUM'. The first row shows the 'Aetna Medicare Value Plan (PPO) H5521-088' with a premium of '\$0.00 per month'. Below this, there are sections for 'No dental plans have been selected.' and 'No vision plans have been selected.', each with a 'Shop for [coverage] coverage' button. At the bottom, a 'Totals' section shows a premium of '\$0.00 per month' and a 'Start checkout' button. A disclaimer at the bottom states: 'Plan details and prices may change anytime at the discretion of the carriers. Medicare has neither reviewed nor endorsed this information.'

Prefer Not to Enroll Online?

Via Benefits Will Assist By Phone



Note: Plans and rates for each year are available in early October the year prior.

Via Benefits Offers Advocacy All Year Long

Online Help & Support



Help & Support



Shop & Compare



Help Me Choose



Prescription Checkup

During business hours



1-866-249-7785



Your plans will automatically renew from year to year. No need to re-enroll unless you want to make a change.



Health Reimbursement Arrangement (HRA)

Health Reimbursement Arrangements (HRA)



Tax-free account

Used to reimburse you for eligible health care expenses. You pay first, then get reimbursed.



If you are eligible

Indiana Annual Conference will make an annual contribution to an HRA



You may use

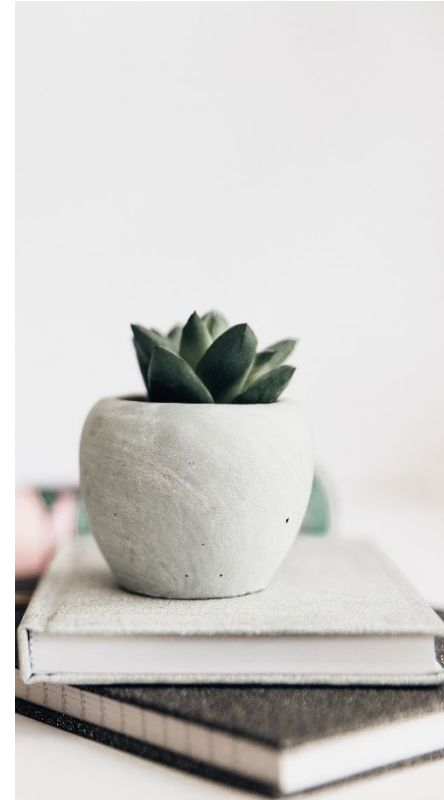
Funding to **reimburse yourself** for eligible premiums and out of pocket expenses (medical, prescription, dental, vision)

HRA funding is available **as of the date you enroll**.
Unused funds **do** roll over.

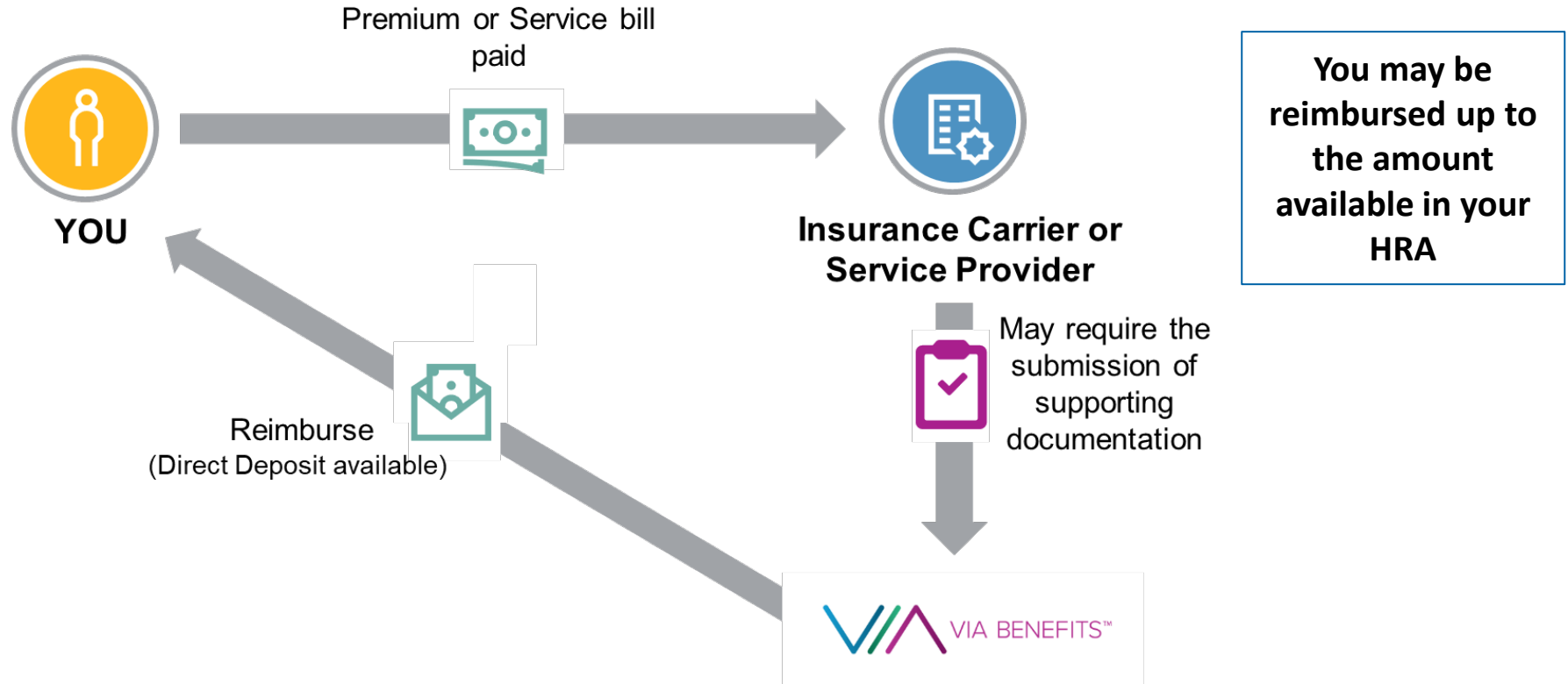
Plan Sponsor HRA Details

Eligibility and Plan Sponsor Funding:

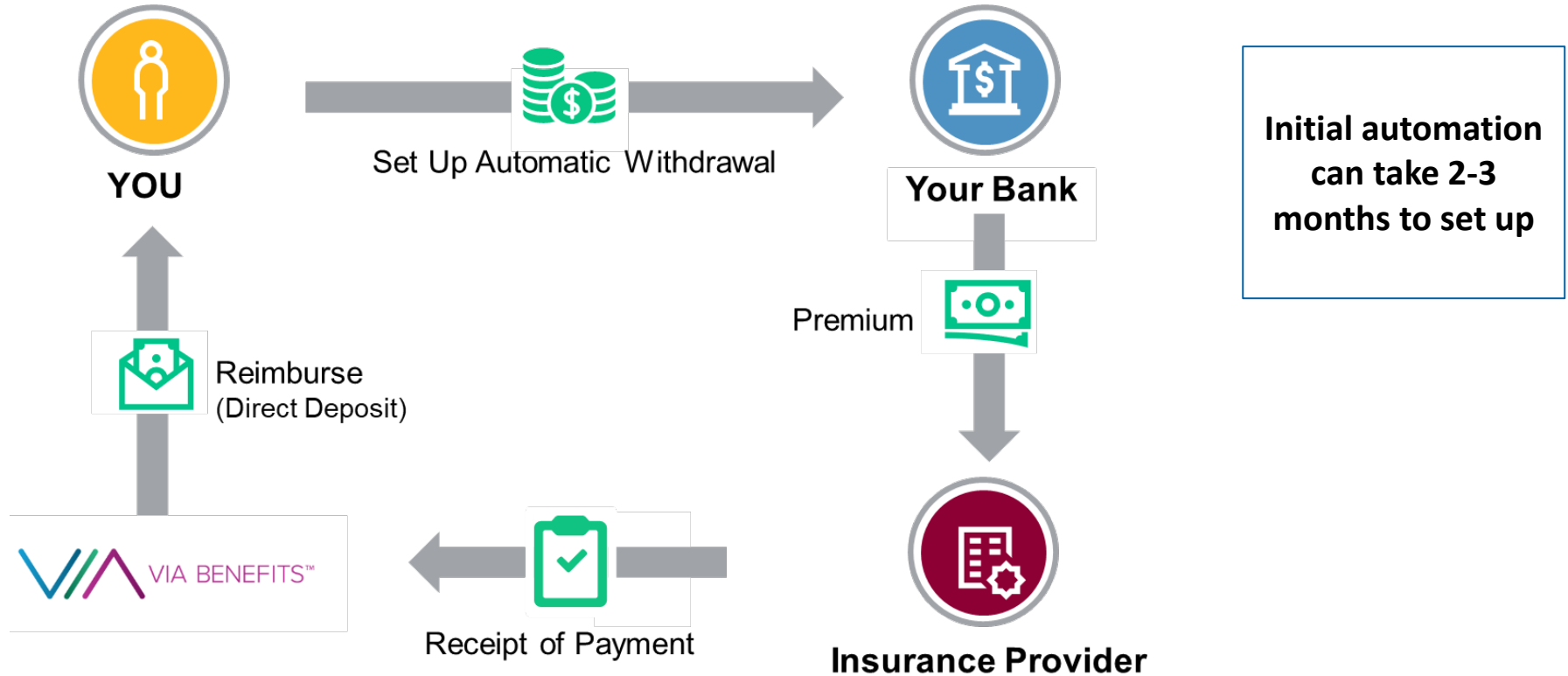
- Clergy must be enrolled in the active healthcare plan for at least 5 years, and
- Meet the years of service toward retirement in the West Ohio Conference, requirement:
 - 20 – 29 years: \$912.00 (pro-rata)
 - 30 or more years: \$1764.00 (pro-rata)
- Notes: Spouses are eligible for same HRA funding as clergy spouse. HRA funding amounts are subject to change/increase based on Board of Pension and Health recommendation.
- Must enroll through Via Benefits to receive your HRA



How HRA Reimbursement Works

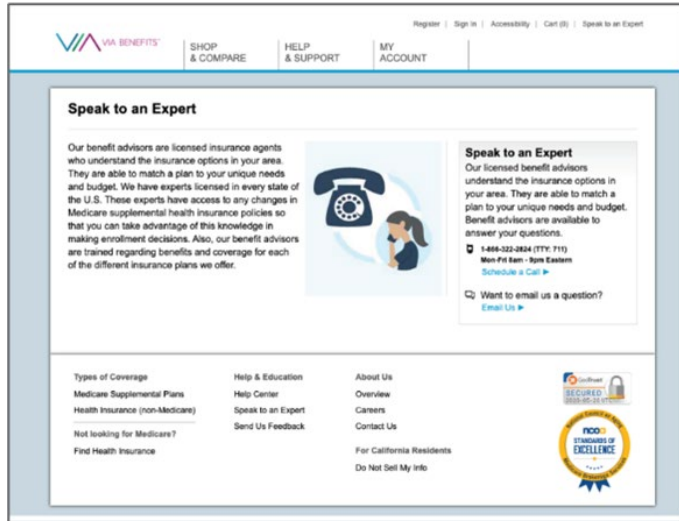


Automated Reimbursement (Premiums Only)



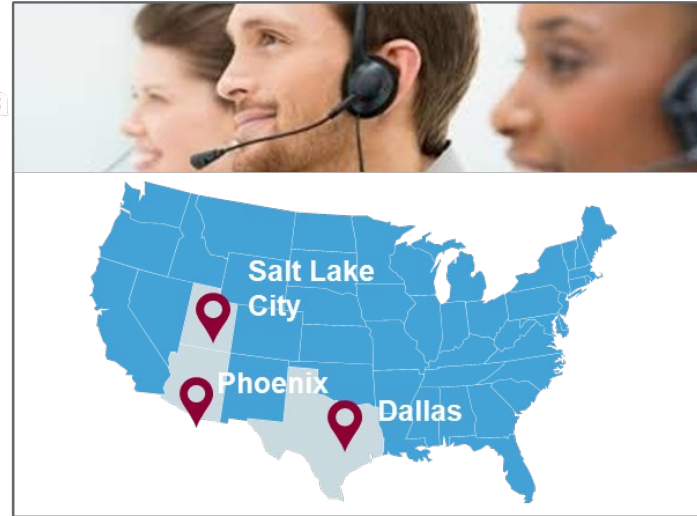
Via Benefits—When You Need Them

Online 



my.viabenefits.com/Wespath

Call 



1-866-246-7785, Monday-Friday, 8 a.m.-9 p.m. ET





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