



Via Benefits

Medicare Simplified

Via Benefits Insurance Services supports you as you choose Medicare coverage. Via Benefits specializes in Medicare and helps you research, compare, and enroll in an individual Medicare plan that's right for your health needs and budget. With intuitive online tools and friendly customer support, Via Benefits offers a range of Medicare Advantage, Medigap, and Part D plans at various coverage levels. Via Benefits' advice and guidance are at no cost to you.

When you use Via Benefits, you get access to:

- Objective guidance
- Friendly phone support
- A robust recommendation engine
- Support after enrollment

**Visit the Via Benefits website
or contact a representative.**

my.viabenefits.com/nwpp
1-855-832-0977 (TTY:711)
Monday through Friday,
5:00 a.m. until 4:00 p.m.
Pacific Time

Via Benefits Individual Marketplace

Their marketplaces allow you to shop for individual Medicare or health plans. You can shop and enroll online, on the phone with a Via Benefits advisor, or a combination of both. Sign into Via Benefits and create your Profile, which will help you shop for coverage in the Via Benefits marketplace by recommending plans whose networks include some or all of your doctors, prescriptions, and pharmacies. You can compare plans side by side and enroll in the plan of your choice online. If you have questions or can't find what you are looking for, the Via Benefits Care Team can assist you over the phone.

Continue reading to learn more about how Via Benefits assists you with your insurance choices

The Annual Enrollment Period for Medicare is October 15 through December 7.

A short Medicare primer

Original Medicare Parts A & B covers about 80% of your health care costs after age 65. To fill the remaining 20%, you can choose between Medicare Advantage and Medicare Supplemental Insurance (Medigap). With a Medigap plan, you must add a Part D prescription drug plan to cover prescription costs.

Part A Generally Covers:

- Inpatient hospitalization, skilled nursing, rehabilitation services, and long-term hospital services
- Out-of-pocket cost – Benefit period deductibles and copays
- Premium – Usually premium free with 40 quarters of work credits

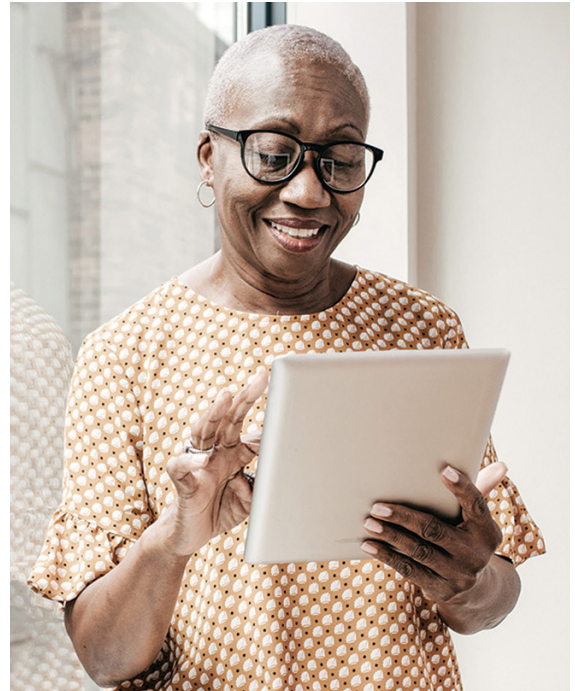
Part B Generally Covers:

- Outpatient: Doctor visits, lab tests, x-rays, durable medical equipment, and more
- Out-of-pocket cost – Annual deductible plus 20% coinsurance
- Premium – Monthly premium, usually deducted from Social Security Benefit

Getting Started with Via Benefits

1. Call Via Benefits to conduct a Pre-Enrollment assessment to help you understand your choices and what plan is right for your needs.
2. Sign up with Via Benefits online and set up a Profile.
3. When you're ready, you can enroll online or call Via Benefits, and they'll enroll for you.

Via Benefits has been assisting people with health insurance since 2004. If you choose to use Via Benefits, they'll be there for you year after year to help answer your questions, and if your needs change, find a new plan.



**It's never too soon
to start planning**

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