



# Retiree Health Insurance Simplified

Via Benefits For University of San Francisco  
Employees Considering Retirement

December 11, 2024

# Introducing Via Benefits

Via Benefits helps retirees compare and enroll in retiree health insurance coverage that best meets their needs.



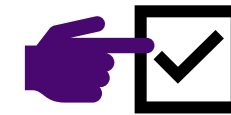
## Unbiased Advocacy

Via Benefits offers complimentary services online or on the phone and is here to assist you before and after enrolling in coverage.



## Insurance Simplified

Insurance is all we do.  
Via Benefits is the oldest and largest Medicare marketplace — established in 2024.



## Plan Selection

Locate a match from national and local insurance carriers to meet your unique health and financial needs.

Our comparison tool makes it simple to evaluate plans, and our licensed benefit advisors are available to help you explore your options.

Via Benefits is not an insurance carrier.

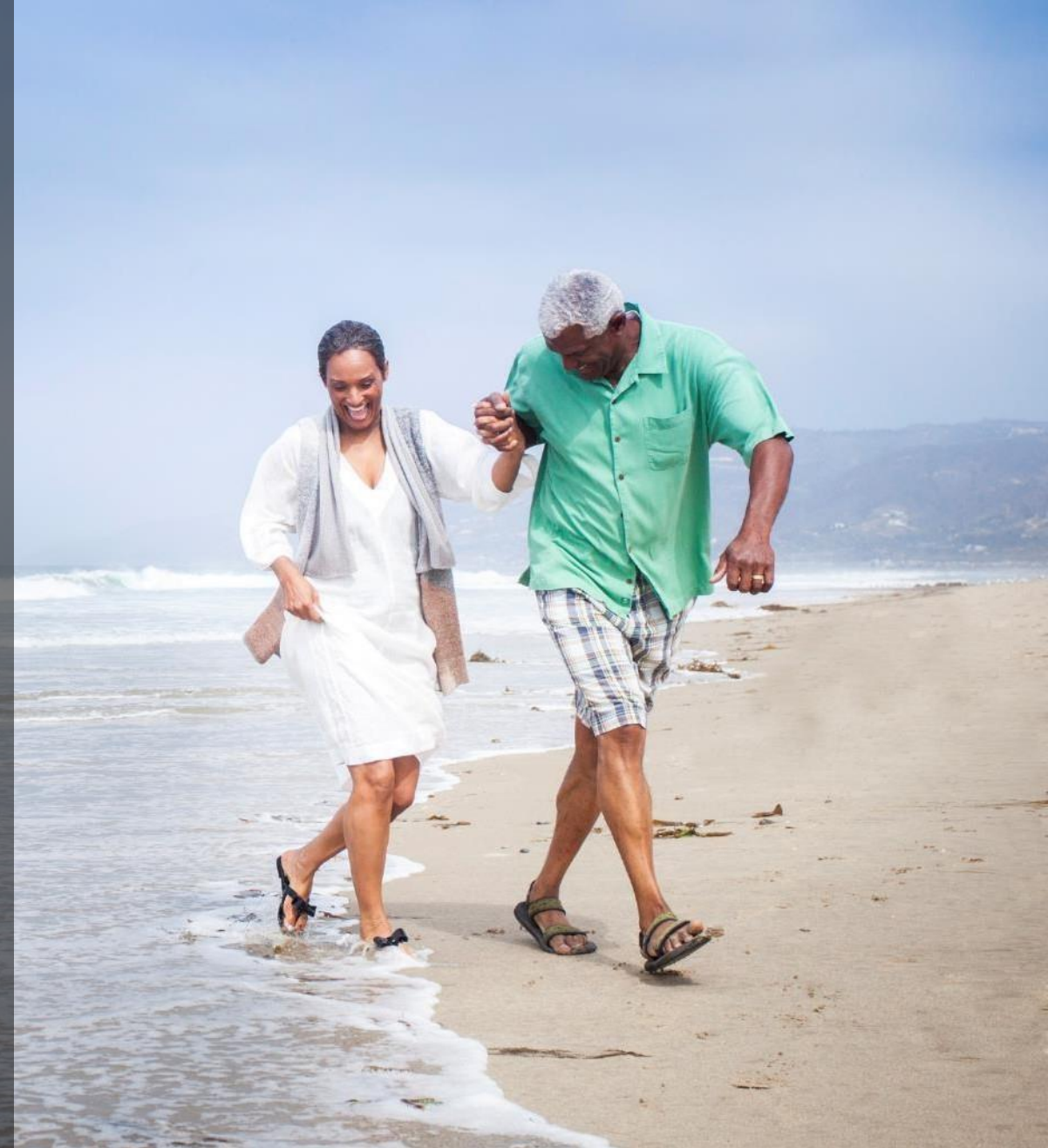
# Via Benefits – Experience that counts

**20th** Now in our 20th enrollment season

**1st** The first and largest private Medicare marketplace

**2.3M** We've helped over 2 million retirees

**98%** of Retirees felt they chose the most effective plan using Via Benefits





# Via Benefits Individual Marketplace — How It Works

## Individual Health Insurance

- Shop and enroll in Medicare or individual or family plans if not eligible for Medicare
- Education and answers through comprehensive communications
- Support participants and spouses in finding a right-fit plan

**Participants can select plans that work with their health and financial needs**

- Provides lifetime advocacy for retirees



# We Represent

## All Medicare Plan Types



Part C – Medicare Advantage



Medigap – Medicare Supplement








Part D – Prescriptions





## Lots of Insurance Carriers



# Robust, proprietary search engines help retirees to quickly view available plans in their geographic area

## Healthcare – Pre-65 ILLUSTRATIVE Medicare – 65+

Allina Health  		United Healthcare 		HealthPartners 		Medica 	
<b>\$0.00</b> monthly premium		<b>\$0.00</b> monthly premium		<b>\$0.00</b> monthly premium		<b>\$0.00</b> monthly premium	
For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <small>what's this?</small>		For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <small>what's this?</small>		For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <small>what's this?</small>		For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <small>what's this?</small>	
<b>Annual Max.</b> \$4,100/year	<b>Drug Copay</b> \$15 / \$47	<b>Annual Max.</b> \$5,400/year	<b>Drug Copay</b> \$0 / \$47	<b>Annual Max.</b> \$5,200/year	<b>Drug Copay</b> \$0 / \$47	<b>Annual Max.</b> \$3,800/year	<b>Drug Copay</b> \$10 / \$47
<b>Network</b> PPO	<b>Optional Benefits</b> None	<b>Network</b> LPPPO	<b>Optional Benefits</b> None	<b>Network</b> LPPPO	<b>Optional Benefits</b> None	<b>Network</b> PPO	<b>Optional Benefits</b> None
<b>Star Rating</b> ★★★★★		<b>Star Rating</b> ★★★★★		<b>Star Rating</b> ★★★★★		<b>Star Rating</b> ★★★★★	
<a href="#">Plan Details</a>		<a href="#">Plan Details</a>		<a href="#">Plan Details</a>		<a href="#">Plan Details</a>	
Allina Health Aetna Medicare Plus (PPO) H3219-001		AARP Medicare Advantage Headwaters (PPO) H7404-001		HealthPartners Journey Pace (PPO) H4882-009-001		Medica Advantage Solution H8889-005	
<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>	<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>	<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>	<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>

Anthem 		The HealthPlan 		aetna 		MEDICAL MUTUAL 	
<b>\$0.00</b> monthly premium		<b>\$0.00</b> monthly premium		<b>\$0.00</b> monthly premium		<b>\$0.00</b> monthly premium	
For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <small>what's this?</small>		For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <small>what's this?</small>		For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <small>what's this?</small>		For your annual cost estimate, enter your <a href="#">health, drug, &amp; doctors</a> information <small>what's this?</small>	
<b>Annual Max.</b> \$4,200/year	<b>Drug Copay</b> \$9 / \$47	<b>Annual Max.</b> \$3,900/year	<b>Drug Copay</b> \$13 / \$47	<b>Annual Max.</b> \$7,550/year	<b>Drug Copay</b> \$15 / \$47	<b>Annual Max.</b> \$4,900/year	<b>Drug Copay</b> \$8 / \$47
<b>Network</b> HMO	<b>Optional Benefits</b> Available	<b>Network</b> HMO	<b>Optional Benefits</b> None	<b>Network</b> HMO	<b>Optional Benefits</b> None	<b>Network</b> HMO	<b>Optional Benefits</b> None
<b>Star Rating</b> ★★★★★		<b>Star Rating</b> ★★★★★		<b>Star Rating</b> ★★★★★		<b>Star Rating</b> ★★★★★	
<a href="#">Plan Details</a>		<a href="#">Plan Details</a>		<a href="#">Plan Details</a>		<a href="#">Plan Details</a>	
Anthem MediBlue Preferred (HMO) H3655-045-003		SecureCare Option II HMO H3672-013		Aetna Medicare Value Plan (HMO) H3931-108		MedMutual Advantage Classic (HMO) H6723-001-003	
<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>	<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>	<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>	<input type="checkbox"/> Compare	<input type="button" value="Apply Now"/>

You'll see plans displayed four-across and scrolling down; you may compare up to 3 plans side-by-side





# Retiree Health Insurance Education

# Pre-65 Individual Coverage

## Plan Categories

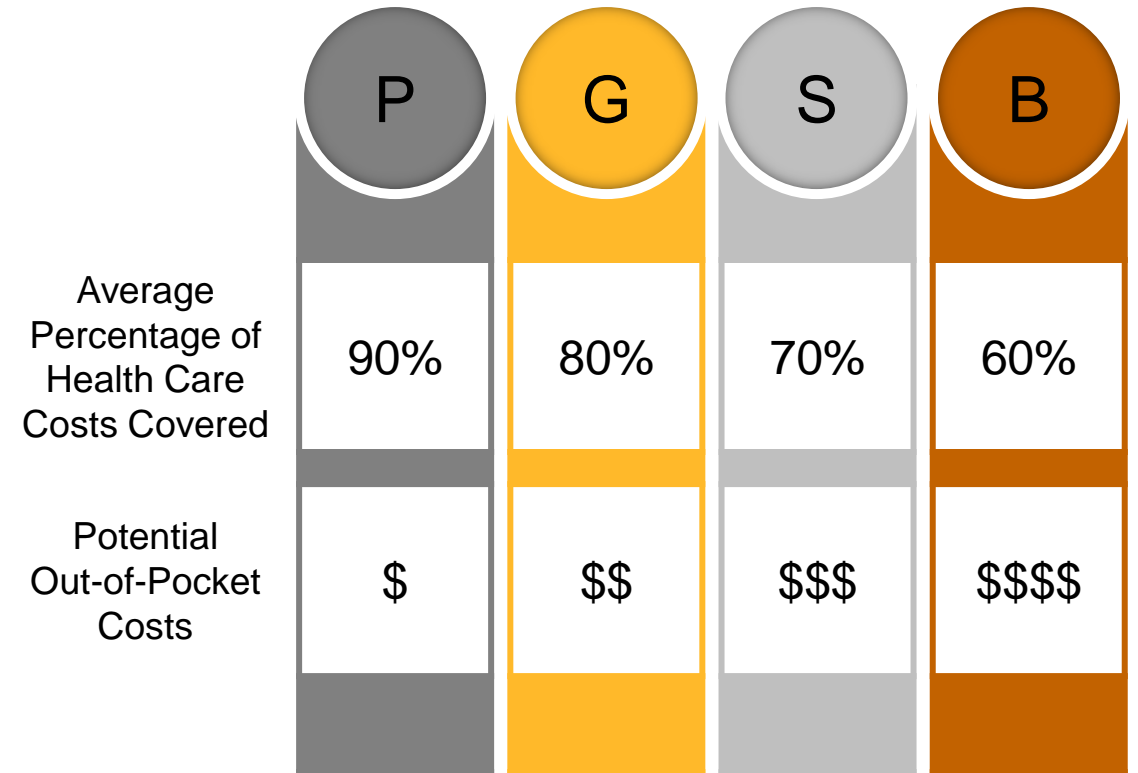
There are four “Metal Tier” categories of insurance plans:



These plans differ based on your out-of-pocket costs rather than the amount or quality of care you receive.

For example,

- Bronze plans have low premiums, but you’ll pay more for medical care
- Silver plans are in the middle
- Gold plans have higher premiums than Silver plans, but you’ll pay less when you visit the doctor





# Pre-65 Individual Coverage

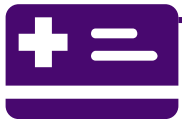
## Doctors

Most health insurance plans work with a specific group of network of doctors and health care providers. If you visit doctors outside the plan's network, you'll likely pay more for their services than you would from an in-network doctor.

When researching and choosing coverage, please familiarize yourself with each plan's provider network and its rules so you know where to go for routine and emergency care.

## Out-of-Pocket Costs

Each plan includes out-of-pocket costs, other known as "cost-sharing." Cost-sharing amounts can be described in these terms:



### Deductible

Like your car insurance, you must spend a specific amount before your health plan begins to pay for your health expenses. Some health plan deductibles can be high – up to several thousand dollars.



### Copay or Coinsurance

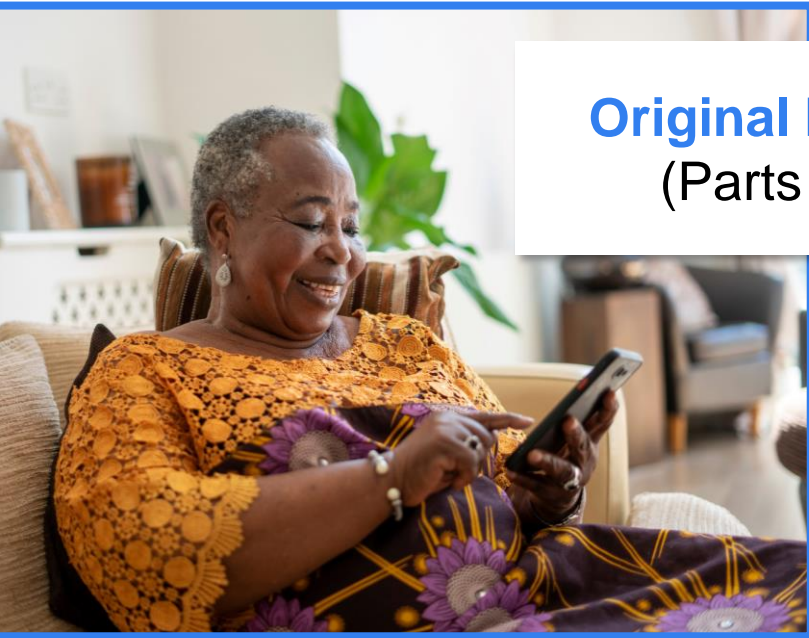
After reaching your deductible, you make these payments each time you receive medical care.



### Out-of-Pocket Maximum

The out-of-pocket maximum is the most you'll pay for covered medical services within a plan year.

# Medicare Coverage



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



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

**OR**



**Medicare Supplement**  
(Medigap)

**Prescription Drug**  
(Part D)

# When to enroll in Medicare

## Enrollment periods



Initial Enrollment Period (IEP)	
Enroll into Medicare as early as the <b>first day</b> of the month you turn 65	Enroll through <b>SSA.gov</b> or by <b>calling</b> 1-800-772-1213  If receiving Social Security before age 65, enrollment in Parts A & B is <b>automatic</b>



# Working past age 65

## Medicare Special Enrollment Period (SEP)

- Individuals need to enroll into Part B when they're first eligible or there may be a 10% penalty for each year they delay applying
- Penalty can be avoided if actively employed and enrolled in a group health insurance plan or covered by a spouse's group health plan

## Working Past Age 65 – Special Enrollment Period (SEP)

- There is an **eight-month** enrollment period that begins the month after employment ends to sign up for Part B without accruing a late enrollment penalty
- Employer or HR department provides a verification form

## General Enrollment Period (GEP)

- January 1 – March 31, coverage takes **effect** the first day of the following month
- A late enrollment **penalty** may apply

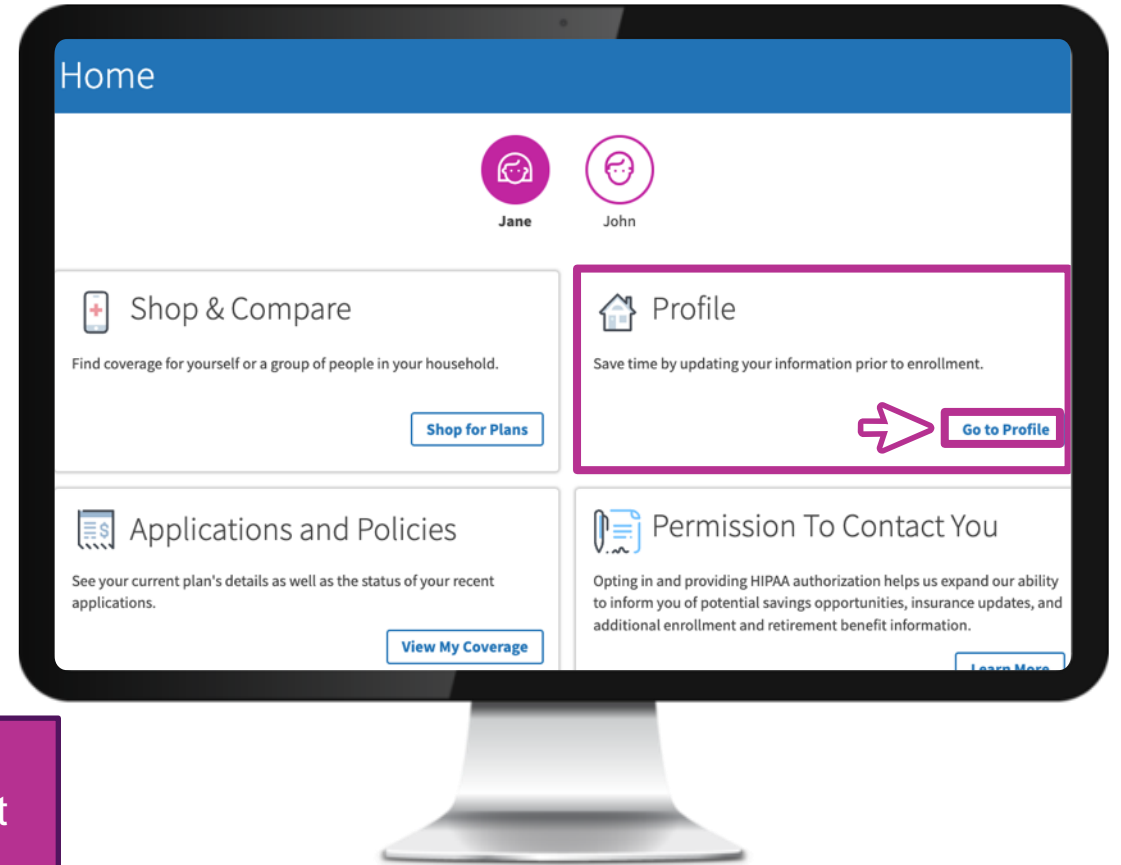
# The Enrollment Process

## 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” in the [video library](#) at [my.viabenefits.com](https://my.viabenefits.com)



# Call Our Via Benefits Care Team

## During Your 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 other Individual Health Plans
- 4. Provide a plan type recommendation**
5. If enrolling by phone, schedule an enrollment appointment
6. If enrolling using the Via Benefits website, enroll online

# The Enrollment Process

## Enrollment



# Shop and Compare


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

Estimated Annual Cost

Formulary covered Drugs

In-network Doctors

Expanded plan details



**\$10.00** monthly premium

Special plan details

+ Annual Estimate **\$1,701\***

+ Drug Coverage 3/3

+ Doctor Coverage 0/0

Annual Max.	Drug Copay
\$7,550/year	\$15 / \$47

Network	Optional Benefits
PPO	None


Automatic Premium Reimbursement Yes ☺

Star Rating ★★☆☆☆

[Plan Details](#)

Aetna Medicare Choice II Plan (PPO) H3288-002

Compare



**\$0.00** monthly premium

Special plan details

+ Annual Estimate **\$1,712\***

+ Drug Coverage 3/3

+ Doctor Coverage 3/3

Annual Max.	Drug Copay
\$3,900/year	\$10 / \$47

Network	Optional Benefits
HMO	None


Automatic Premium Reimbursement Yes ☺

Star Rating ★★☆☆☆

[Plan Details](#)

Humana Gold Plus H0028-043 (HMO)

Compare



**\$0.00** monthly premium

+ Annual Estimate **\$1,502\***

+ Drug Coverage 3/3

+ Doctor Coverage 3/3

Annual Max.	Drug Copay
\$3,900/year	\$2 / \$47

Network	Optional Benefits
HMOPOS	None

Automatic Premium Reimbursement Yes ☺

Star Rating ★★☆☆☆

[Plan Details](#)

AARP Medicare Advantage SecureHorizons Plan 1 (HMO-...)

Compare

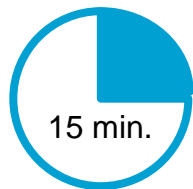


# Ready to Enroll

## Enroll Online

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- 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

## Enroll By Phone

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- Call to schedule an appointment
- 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 50 minutes to complete your application

# The Enrollment Process

## After You Enroll



# Post Enrollment Communications

## Selection Confirmation Letter

This will confirm your plan choices

## Communications from Your New Insurance Carrier(s)

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

## Welcome Letter

Welcomes you to Via Benefits and highlights our advocacy services and available resources



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



# Retiree Health Insurance Simplified

- Website with resources to plan for future health coverage needs
- Comprehensive information for those considering or ready to retire either before or after they are eligible for Medicare
- Medicare & Health Insurance education
- How to set up your account
- Licensed benefit advisors available at no cost



[Discover.viabenefits.com/usfca](https://www.viabenefits.com/usfca)



1-833-858-1678

