









# Via Benefits

helps you find a plan that covers you and your family



Via Benefits Insurance Services offers you a range of Medicare Advantage, Medigap, and Part D plans with a variety of coverage levels. With intuitive online tools and friendly customer support, Via Benefits helps you research, compare, and enroll in an individual Medicare plan that fits your specific needs, covers your prescription drugs, and works within your budget. Our advice and guidance are a complimentary service to you.

## When you use Via Benefits you get access to:

-  An easy-to-use online experience
-  Friendly phone support
-  A robust recommendation engine
-  Efficient, accurate enrollment
-  Objective guidance
-  Support after you enroll

In our online marketplace, we provide tools that take into consideration you and your family’s particular needs, prescription drugs, and budget. You are able to compare the most appropriate plans side by side. If at any time you have questions or can’t find what you are looking for, our friendly support staff is available to assist you over the phone.

Turn the page to learn how Via Benefits can assist you with your Medicare choices.

Go online to find plans:  
[my.viabenefits.com/benekeith](https://my.viabenefits.com/benekeith)

Call, and ask for Via Benefits  
 1-888-825-2645 (TTY:711)

Monday through Friday,  
 7:00 a.m. until 6:00 p.m.  
 Central time



## A short Medicare primer

Original Medicare, Parts A & B, covers about 80% of your healthcare 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'll need to 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



Lifetime monetary penalty for late enrollment, added to the monthly premium

## Unbiased, personalized support

To help understand Medicare and navigate your choices, Via Benefits is here to assist you. Our representatives will answer your questions and assist with your enrollment. When you call, please mention Via Benefits to get the assistance you need to make your decisions and enroll in a plan which fits your needs and budget.



### Working with Via Benefits

After a long career, Bill retired in 2022. When he was employed, Bill and his wife Jan were on his company's group plan but the company did not have a retiree plan in place. To help employees with health insurance in retirement the company partnered with Via Benefits.

Bill and Jan were able to speak to a Via Benefits advisor who immediately put them at ease. The advisor helped them understand how Medicare works and their options. Since Medicare is sold as individual plans, Bill and Jan could choose plans which fit their personal health needs. The advisor helped them find plans to fit their individual needs and budget.

For both Bill and Jan using Via Benefits was a quick and personable way to shop for Medicare insurance. Both understood their options and felt confident about their choices.