



The Via Benefits Advocate

Spring 2020 Medicare Edition



In this edition:

- [Important Benefit Changes](#)
 - [The CARES Act Expands Some Eligible OTC Expenses](#)
 - [Telehealth Services Temporarily Expanded](#)
- [Maximize Your Account – Sign In, Set Up, and Automate](#)
- [Voice-activated Account Status and Requests](#)
- [Caregivers' Corner](#)
 - [Granting Caregivers Access and Permission to Provide Support](#)
- [Dental and Vision – Enroll Anytime](#)
- [Save Time – Keep Your Online Profile Current](#)
- [How Medicare Parts A and B Can Help You Throughout the Year](#)



Online:
my.viabenefits.com

Via Benefits Insurance Services is your advocate. We're here to help you, not just during enrollment season, but throughout the year with your health plan options and your reimbursement account.

Managing your reimbursement account [online](#) is the fastest, most secure way to request reimbursements, check the status of requests, and monitor your balance. The Via Benefits website is a powerful tool that's available 24 hours a day to help you manage your reimbursement account, and find answers using our [Help & Support Center](#).

Our **Help & Support** article on [COVID-19](#) provides answers to specific questions, and links to resources and articles from [the Centers for Medicare & Medicaid Services \(CMS\)](#) and [the Centers for Disease Control and Prevention \(CDC\)](#).

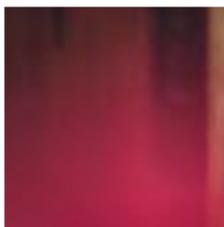
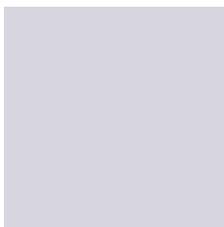
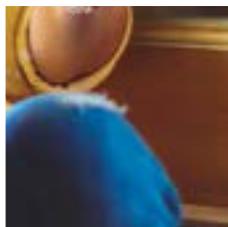
Important Benefit Changes

The CARES Act Expands Some Eligible OTC Expenses

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law in late March of this year. One provision of the act allows payment or pre-tax reimbursement from a reimbursement account for some over-the-counter (OTC) drugs, medicines, and products not prescribed by a physician after December 31, 2019. Out-of-pocket expenses are subject to allowable 213(d) eligible expenses. Please refer to your plan documents for a list of allowable expenses.

Telehealth Services Temporarily Expanded

In March of this year, the CMS temporarily expanded its coverage of telehealth services for people on Medicare to reduce the risk of exposure to COVID-19. While this expansion is in place, you'll be able to receive a specific set of services from doctors who offer telehealth, including evaluation and management visits (common office visits), mental health counseling, and preventive health screenings. The expanded services also provide access to medical professionals from a wider range of communication devices, such as your smartphone, tablet, and computer. To find out more, please read the **Telehealth & related services** information on the **Medicare & Coronavirus** page on [Medicare.gov](https://www.medicare.gov).



Maximize Your Account – Sign In, Set Up, and Automate

Improve, streamline, and automate your reimbursement experience. Signing into your Via Benefits online account is a fast, secure way to request and manage your reimbursements.



Sign up for direct deposit. This is the fastest, and safest way to receive your funds directly to your bank account. You can sign up for this feature online at my.viabenefits.com/funds.



Automate your premium reimbursement. Automatic Premium Reimbursement enables you to be reimbursed for your premium payments without submitting a monthly reimbursement request. Via Benefits offers this feature for most insurance policies. To learn more, visit your [online account](#).



Go paperless. Reduce the amount of funding-related paper mail you receive from us by registering for electronic statement delivery and notifications at my.viabenefits.com/funds. From this same web address, you can also check your current funding balance, and see the status of reimbursement requests and related transactions like electronic deposits.



Set up a family member or caregiver as an authorized representative. This means they can access and manage your funds should you no longer have that ability. More details are provided in the “Caregivers’ Corner” [article](#) in this newsletter.

Automating processes and using these steps help streamline and improve your reimbursement experience. To take advantage of these options, sign into [your account](#).

Voice-activated Account Status and Requests

We’re happy to report you can now check your reimbursement account balance, check the status of recent expenses submitted for reimbursement, and request forms to be mailed to the mailing address saved in your online account 24 hours a day using our automated voice system.

Step 1

Dial [1-888-586-0692](tel:1-888-586-0692) (TTY: 711). Verify your identity by saying or entering your date of birth, followed by the last four digits of your Social Security number.



Please note: These expanded capabilities for our automated voice system are being rolled out in phases through the end of 2020. If at any time you have an issue, the automated system can route you directly to a Via Benefits representative during normal business hours.

Step 2

When prompted, say ...

Balance to hear your account balance.

Status to hear the amount, date, and reimbursement status for your three most recent reimbursements.

Forms to request forms.

The system will then read the forms available to be mailed to you. For each form, the system will verify your address, and then submit the form to be mailed to you.





Caregivers'

Corner

Granting Caregivers Access and Permission to Provide Support

In order to take full advantage of your reimbursement account, we recommend you establish a family member or loved one as an authorized representative. You may designate an authorized representative for any length of time, and can change your authorized representative at any time as well.

Making a caregiver an authorized representative grants them permission to access your Via Benefits account. If something should happen to you, your authorized representative can help handle your affairs.

Two Levels of Authorization You Can Grant

To set up an authorized representative, you can provide verbal authorization by contacting Via Benefits at [1-888-586-0692](tel:1-888-586-0692) (TTY: 711) Monday through Friday from 8:00 a.m. until 9:00 p.m. Eastern Time. No paperwork will be needed.

If you are unable to come to the phone, a Via Benefits representative can provide information on how to submit documentation for review.

	Authorization to Release Personal Information	
	FULL – Allows representative to take action on your behalf	LIMITED – Allows representative to get information only
Share protected health information	✓	✓
Discuss health plan enrollments (without making changes)	✓	
Establish a Via Benefits online profile	✓	
Update bank account information	✓	
Confirm defined contribution amount/balance	✓	✓
Submit reimbursement requests on your behalf	✓	
Discuss details (status of reimbursement, denial reasons, etc.)	✓	✓

Dental and Vision – Enroll Anytime

If your dental or vision coverage through your former employer has ended, Via Benefits has you covered. Unlike other coverage, you can enroll for dental and vision coverage throughout the year. [Go online](#) now and explore your options.

According to an Ameritas Actuarial claims study:

- The average retiree without dental coverage now spends **\$1,154** a year on dental care – and costs are rising.
- **42%** of seniors currently have no dental insurance.
- Dentists work harder to preserve natural teeth – making dental care throughout retirement even more important.

Dental and vision plans offered through Via Benefits are comprehensive and affordable. Using our services, you can access:

- One of the largest nationwide dental networks with over **400,000** providers.
- Coverage for regular exams and major services, including dentures and implants.
- Plans that fit your specific needs and budget.



Save Time

Keep Your Online Profile Current



Keeping your personal information current and accurate equips you with important information about your choices and options while you shop and compare online. Take a few moments to review your online profile and preferences.

The graphic below provides tips, and an overview of the advantages of making the time to review, confirm, and update this information.

Contact Information

Your physical location/address determines the plans available to you based on your ZIP code – this is also where we send your paper mailings.

Your correct and most current address, ZIP code, email address, and phone number can also help reduce time during calls with our representatives.

Prescription Information

Having your current and preferred prescription information in your profile helps you compare prescription drug plans, and see the estimated out-of-pocket cost of those drugs for the plans that cover your prescriptions.



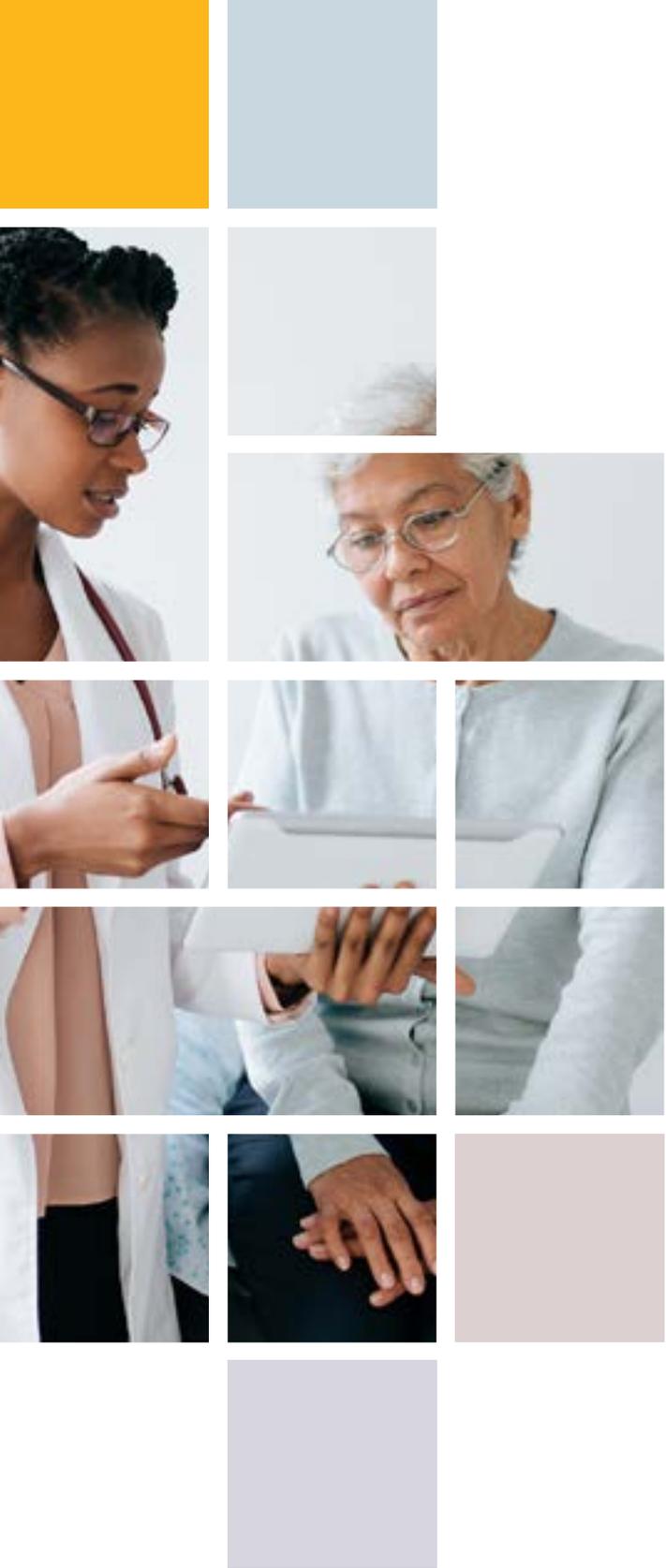
Medicare Number

Your Medicare number took the place of your Social Security Number for identification purposes, and is on the front of your Medicare card right below your name.

As of December 31, 2019, you must use this new Medicare number for identification and enrollment purposes.

Online Location for Updates

You have the ability to verify, add, or update your contact information, Medicare number, and preferred prescription information at any time online. Select the **My Account** tab in the upper right-hand corner of the [Home page](#), then select the name of any family member/account holder to get started.



How Medicare Parts A and B Can Help You Throughout the Year

Preventive care is just as important as eating healthy and exercising. Medicare Parts A and B cover an annual wellness visit and many preventive services. If your doctor offers [telehealth](#) services, check with them to see what can be done remotely.

Every 12 months, you can schedule an annual wellness visit with your doctor. The annual visit will gauge your physical health using routine measurements, such as blood pressure, weight, and height. These visits are important to build an annual record and track your overall health.

Preventive services can be part of your annual wellness visit or added during the year. Many of these services have no copay and are part of your annual benefits.

Services may include:

- Tests
- Screenings
- Counseling sessions

If you have a chronic condition, Medicare may cover some of the tests and treatments you need. For example, if you have diabetes, Parts A and B cover training, supplies, and blood tests to help you manage the condition.

Parts A and B do not cover everything, but they do cover the basics and a lot of preventive services – all important ingredients for a healthy lifestyle.

Thank You

Thank you for choosing Via Benefits. We value your business and are committed to supporting you in these challenging times.

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.