

## Introducing Via Benefits



**Prepare for Your Medicare  
Coverage Enrollment**

***Lubrizol***



## Introducing Via Benefits

### Trusted advisor to more than two million Medicare-eligible people

Lubrizon has chosen Via Benefits Insurance Services to help you find new coverage. Via Benefits has assisted more than two million Medicare-eligible people review, choose, and enroll in individual Medicare coverage. The Via Benefits care team and online decision support tools will help you understand and compare your options, so you can decide which plan fits your medical and financial needs.

Via Benefits is not an insurance carrier. We're the nation's largest Medicare marketplace, offering a wide variety of plans from leading health insurance carriers. We're your guide and a knowledgeable advocate whose goal is to help you navigate your options and feel confident about your coverage.

You can access our privacy policy at [my.viabenefits.com/about/privacy-policy](https://my.viabenefits.com/about/privacy-policy). If you have questions or concerns about our privacy policy, please contact us at [my.viabenefits.com/help](https://my.viabenefits.com/help).





## What to Expect From Via Benefits

### **Personalized, step-by-step guidance**

Our easy-to-use online tools and care team help you understand your options and select the coverage that fits your needs.

### **Knowledgeable assistance**

We specialize in Medicare, and our care team goes through annual training and certification. They're available to help you make an informed and confident decision.

### **Quality plan options**

We work with leading national and regional insurance carriers to ensure you can choose from quality plans available in your area. We offer a range of options so you can find the right coverage for your health and financial needs.



# Via Benefits Overview



## Pre-Enrollment Checklist

- Create a Via Benefits Profile.  
[my.viabenefits.com/lubrizon](https://my.viabenefits.com/lubrizon)
  - Add your providers, prescriptions, and pharmacy.
  - Add email address and update preferences.
- Call us at 1-855-241-5724 and complete your Medicare assessment.
  - Schedule your enrollment appointment during the call.

Visit: [my.viabenefits.com/lubrizon](https://my.viabenefits.com/lubrizon)

Under the headline of **Videos**, select **Start Watching** and view the videos in the **Pre-Enrollment** tab.



## Enrollment Checklist

- Call us at your scheduled appointment to enroll.
- Or enroll using the Via Benefits website.

Visit: [my.viabenefits.com/lubrizon](https://my.viabenefits.com/lubrizon)

Under the headline of **Videos**, select **Start Watching** and view the videos in the **Enrollment** tab.



## Post-Enrollment Checklist

- Watch for communications about your new coverage.

Visit: [my.viabenefits.com/lubrizon](https://my.viabenefits.com/lubrizon)

Under the headline of **Videos**, select **Start Watching** and view the videos in the **Post-Enrollment** tab.

# Pre-enrollment

## Create a Via Benefits Profile

Create a Via Benefits Profile either by visiting **my.viabenefits.com/lubrizonl** or by calling 1-855-241-5724. We use the information in your profile to help you choose the type of plans that work with your needs.

Items needed include:



Your Medicare card with the Medicare Number, and Medicare Parts A and B\* start dates



A list of your current prescriptions



A list of your current health care providers

## Conduct a Medicare assessment

Set yourself up for an easier enrollment by calling us and completing a Medicare assessment. The goal of the assessment is to help understand and evaluate plans based on your needs and answer any of your questions. We'll take the time you need to make a confident choice.

**Call us now at 1-855-241-5724 to complete this assessment.**

\*To enroll in Medicare Part B, please contact the Social Security Administration either by calling 1-800-772-1213 (TTY 1-800-325-0778) or going to [ssa.gov/benefits/medicare](https://ssa.gov/benefits/medicare).





## Learn about plan types

Choosing the type of plan to fit your needs will be your most significant decision and a key outcome of your assessment. Medicare Supplement Insurance (Medigap) or Medicare Advantage plans have cost-sharing and network differences. Both types of plans provide coverage for your health needs, but each works differently with Medicare Parts A and B (also known as Original Medicare). Deciding which plan type is right for you depends on your lifestyle, health, and financial needs.

Original Medicare covers about 80% of health care costs. Part A is hospital insurance, and Part B is medical insurance. Medicare Parts A and B cover limited, if any. To cover the remaining 20%, you'll need to purchase Medicare Supplemental Insurance (Medigap) with a Part D Prescription Drug plan or a Medicare Advantage plan.

**Consider adding extra protection with Protection plans. These plans help guard against unexpected health costs and add coverage where you need it.**

On the following two pages is a general comparison of the types of plans available to you.

## Medigap and Part D Prescription Drug

A Medigap policy paired with a Part D Prescription Drug plan works with Medicare Parts A and B. The Medigap policy helps pay for out-of-pocket health expenses, such as copays and deductibles. The Part D Prescription Drug plan helps pay for prescription drug costs.

### Key Features



Higher premiums and lower copays and coinsurance



See any provider that accepts Medicare with no referrals



Medigap works with Parts A and B, and a Part D plan is purchased separately



Most plans cover emergency services outside the U.S.

## Protection plans to add to Medigap and Part D

Support your Medigap plan with Protection plans. These benefits can pay you a cash benefit in case of an accident or a diagnosis of critical illness. They work independently of other medical insurance and are paid directly to you, regardless of where or how you incur the medical costs



## Medicare Advantage With Prescription Drug

Known as Medicare Part C, this plan combines Medicare Parts A and B, medical, and prescription drug coverage to operate as an all-in-one plan. These plans have networks, so you'll want to check if those plans include your preferred doctors.

### Key Features



Zero or low premiums with higher copays and coinsurance



Preferred rates for in-network providers



An all-in-one plan combining medical and prescription drug coverage with Parts A and B



Plans generally don't cover medical care outside the U.S.

## Protection plans to add to Medicare Advantage

Support your Medicare Advantage plan with hospital indemnity insurance. If you have an unexpected hospital stay, a **hospital indemnity** plan provides funds directly to you to pay for deductibles, copays, coinsurance, or other expenses.

## Guaranteed Issue

By law, if you're transitioning from group coverage, you have guaranteed issue rights. Guaranteed issue means you have the right to purchase medical insurance without being turned down based on your medical history or preexisting conditions.

## Enrollment

After preparing your information and reviewing your options, you'll be ready to enroll. To make an appointment to enroll, visit the Via Benefits website or call 1-855-241-5724.

Take the time before you enroll to gather your information and conduct an assessment to make your enrollment as effortless as possible.

We look forward to guiding you through your benefit changes and helping you select and enroll in a plan.

## Frequently Asked Questions (FAQs)

Via Benefits has worked with more than two million people to help them simplify their Medicare enrollment decisions. Here are answers to some of the most frequently asked questions.

### **Will my new plan be as good as my current plan?**

Because we give you access to multiple options, you'll be able to compare plans and find the one that most closely matches your specific needs.

### **Do I need to have an enrollment appointment to enroll?**

We recommend you have an appointment if you are enrolling over the phone. You don't need an appointment if using the website to enroll.



We hope you found this information helpful, and we look forward to working with you soon!



---

Contents © 2023 Extend Health, LLC. All Rights Reserved. All insurance products are offered through Via Benefits Insurance Services (known in New York as Via Benefits Insurance Services, LLC and known in New Mexico as Extend Insurance Services, LLC). Utah Resident License No. 104741. California license number: 0F19729. Insurance rates for the insurance products and services offered by Via Benefits are subject to change. The insurance products and services offered by Via Benefits may not be available in all states. It is your responsibility to enroll for coverage during the applicable enrollment periods (such as the Healthcare Open Enrollment Period or any Special Enrollment Periods). Via Benefits receives compensation in the form of commissions from insurance companies from the sale of insurance products and services we offer. Some of the compensation that Via Benefits receives may be contingent and may vary depending on a number of factors, including the insurance contract and insurer you select. In some case, other factors such as the volume of business Via Benefits provides to the insurer or the profitability of the insurance policies that Via Benefits provides to the insurer also may affect our compensation. Via Benefits may accept this compensation in locations where it is legally permissible and meets standards and controls to address conflicts of interest. Whether or how much insurers may pay in such compensation does not play any role in the Via Benefits' insurance recommendations. Via Benefits also may receive other compensation from third parties, such as for selling or referring the sale of other products or services. Individual benefit advisors are compensated the same whether you pick a Medicare Advantage or Medicare Supplement plus PDP plan and regardless of which carrier you choose. For other kinds of products, the compensation they receive may vary based on the kind of product you purchase, but does not change based on carrier.



Information Center  
2105 West 2300 South  
Salt Lake City, UT 84119

11 SP 0.900  
\*\*\*\*\*SNGLP T1 P1

John Sample  
123 Main Street  
Draper, UT 84123



**Important!**

Time-sensitive information regarding  
your health benefits are enclosed.