

**Retiree Medicare Exchange  
Frequently Asked Questions (FAQs)**

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**1. GENERAL****Q1.1 Is the Retiree Meeting PowerPoint available online?** *(added 9/7/2018)*

Yes. You will find the [slides presented](#) as well as a captioned [webcast of the presentation](#) on the Via Benefits website (<https://my.viabenefits.com/rit>). We have also set up a link on the [RIT HR website](#). Even if you went to a meeting, you may find the webcast helpful in solidifying your understanding of the upcoming changes.

**Q1.2 How does Medicare work?** *(updated 9/17/2018)*

Medicare has several parts. **Medicare Part A** is hospital insurance. You are generally not required to pay a monthly premium for Part A coverage. **Medicare Part B** helps cover physician charges and other diagnostic and outpatient medical services. You are required to pay a monthly premium for Part B coverage.

Medicare determines what it will reimburse for services covered under Parts A and B, and does not pay 100% of all expenses. To fill these gaps, you may choose to enroll in additional Medicare coverage. You must be enrolled in Medicare Parts A and B to enroll in additional Medicare coverage:

Medicare Advantage (also referred to as **Medicare Part C**) plans cover medical and prescription drug expenses with a single premium, generally lower than Medigap plan premiums. In exchange for this convenience, Medicare Advantage plans often charge a per-visit fee, either through a copay or coinsurance. In most cases, Medicare Advantage plans utilize a network of doctors (a PPO or HMO) that allows for even deeper cost savings. In general, it isn't possible to enroll in both a Medicare Advantage plan and a **Medicare Part D** prescription drug plan. Your premium cost varies by Medicare Advantage carrier, plan and residence (but not your age or health status).

Medicare Supplement plan (i.e., Medigap plan) covers all or part of what Medicare Parts A and B do not pay. There are no networks, and you are free to go to any doctor or hospital, as long as Medicare is accepted. Your cost for Medigap coverage varies by carrier, plan, residence and age.

If you enroll in a Medicare Supplement plan, encourage you to purchase a **Medicare Part D** plan, which provides coverage for prescription drugs, even if you do not take any prescriptions now. If you do not enroll in Part D coverage when eligible, but you enroll later when you need prescription drugs, you will likely be subject to a late enrollment penalty. The penalty is for your lifetime and could be significant. You must pay a monthly premium for Part D coverage, which varies by the carrier and plan you choose.

You can discuss all the options available to you in your geographic with the Benefit Advisor from Via Benefits.

**Q1.3 Is Via Benefits a for-profit company? How does Via Benefits make its money?** *(added 9/11/2018)*

Yes, Via Benefits is a for-profit company. The company (not the Benefit Advisor) receives commissions from the insurance companies. The premium for your coverage through Via Benefits is the same as it would be if you purchased the coverage directly from the insurance company – there is no mark-up in the premium for coverage through Via Benefits. But, you will only receive the HRA if you enroll in medical coverage through Via Benefits.

- Q1.4 What happens to the spouse's coverage and HRA if the retiree dies?** *(added 9/11/2018)*  
Your spouse continues to be eligible for coverage through Via Benefits; the retiree's coverage will be cancelled as of the date of death. In addition, your spouse will continue to receive the annual spouse HRA credits; there will be no future credits of the retiree amount. Finally, the total balance in the HRA will be available to the spouse.
- Q1.5 What happens to the retiree's coverage and HRA if the spouse dies?** *(added 9/11/2018)*  
The retiree continues to be eligible for coverage through Via Benefits; the spouse's coverage will be cancelled as of the date of death. In addition, the Retiree HRA credit will continue each year; there will be no future HRA credits in the spouse amount. The total balance in the HRA will be available to the retiree.
- Q1.6 I didn't receive the *Getting Started Guide* from Via Benefits. Can it be sent to me?** *(updated 9/13/2018)*  
Yes, but the main purpose of this booklet was to make sure the retiree had the Via Benefits website (<https://my.viabenefits.com/rit>) and the toll-free RIT dedicated Via Benefits phone number (888-586-0693). If you would like the booklet, please contact Via Benefits directly. Please note that it could take at least two weeks for you to receive this mailing.
- Q1.7 I am Medicare-eligible but my spouse is not. What happens to her coverage?** *(added 9/11/2018)*  
The pre-Medicare person continues to have the pre-Medicare RIT coverage available (i.e., POS A, POS B, POS D, Blue PPO). RIT will send information to the retiree in early November with information about the 2019 pre-Medicare plans and premium contributions. Lifetime Benefit Solutions (LBS) will continue to bill for the pre-Medicare coverage.
- Q1.8 I am the retiree and am currently pre-Medicare. I will turn 65 in May of 2019 so I will become Medicare eligible then. Do I need to enroll with Via Benefits now?** *(added 9/11/2018)*  
No, you will start the process when it gets closer to your birthday. You should begin the process to enroll in Medicare Part A and Part B about three months prior to your birthday. The Benefit Advisor from Via Benefits can help you with this process.
- Q1.9 Your toll-free number only works in the U.S. What is the number to call if I am outside the country?** *(added 9/11/2018)*  
The number for calling from outside the U.S. is (801) 994-9805. Please note that this is not a toll-free number. In addition, it is not dedicated to RIT retirees.
- Q1.10 I help my 92-year old mother with her medical plan choices, but she is not an RIT retiree. Can we use Via Benefits to help with her plan choice for 2019?** *(added 9/11/2018)*  
We are happy to let you know that while you cannot use the RIT dedicated number, you can the public phone number that Via Benefits provides, which is (844) 889-9143. Your mother will have access to the trained Benefit Advisors by calling this number.
- Q1.11 Will the insurance company accept a credit card for my monthly premium?** *(added 9/12/2018)*  
Yes.

**Q1.12 Why is RIT making this change?** *(added 9/12/2018)*

The liability for retiree healthcare has been growing rapidly and it has become unsustainable for RIT and retirees with the current model. RIT has no control over the cost escalation; RIT offers a limited number of retiree plans, which is typical under a group model. The retiree plans we offer are fully insured and have rich benefits, which is expensive for both RIT and retirees. We began exploring the Medicare Exchange concept several years ago and it has matured to a point where we truly believe this is the right direction for RIT and for RIT retirees to keep the benefit sustainable for the future.

**Q1.13 I am confused. I have heard the Medicare plan enrollment starts October 1 as well as October 15. Can you please clarify.** *(added 9/12/2018)*

For RIT retirees who have had the RIT group coverage, there is a special enrollment period since you will be losing coverage as of December 31, 2018. For this first year, your enrollment period is October 1 through December 31. In future years, you will participate in the standard Medicare plan enrollment process, which is October 15 through December 7.

**Q1.14 I am an RIT retiree and employed full-time elsewhere. If I enroll in my employer's coverage, can I enroll in coverage through Via Benefits in the future?** *(added 9/12/2018)*

Yes, RIT provides flexibility to retirees. If you do not need the coverage through RIT, you can join at a later time. You can join during the annual open enrollment period or mid-year if your situation changes. For example, if you leave your current employer mid-year, you can enroll through Via Benefits so you do not have a gap in coverage. Please note that you should begin the process to enroll in Medicare Part A and Part B (if you are not already enrolled) about three months before you will need the RIT coverage. If you enroll through Via Benefits mid-year, your HRA will be prorated. For example, if you enroll in coverage through Via Benefits July 1, you would receive one-half the annual HRA amount. The following January, you would be eligible for the full HRA amount.

**Q1.15 I do not want to do anything online. Do I have to have an online account?** *(added 9/13/2018)*  
No.

## **2. PRESCRIPTION DRUGS**

**Q2.1 I participate in the New York State Elderly Pharmaceutical Insurance Coverage (EPIC) Program. How will that work with my new coverage?** *(added 9/7/2018)*

Elderly Pharmaceutical Insurance Coverage (EPIC) is a New York state program for seniors administered by the Department of Health. EPIC helps income-eligible seniors aged 65 and older to supplement their out-of-pocket Medicare Part D drug plan costs. Seniors can apply for EPIC at any time of the year and must be enrolled or eligible to be enrolled in a Medicare Part D drug plan to receive EPIC benefits and maintain coverage. Therefore, if you are enrolled in a Part D plan, EPIC would work for you. Apply for EPIC on the New York State Department of Health website at [https://www.health.ny.gov/health\\_care/epic/](https://www.health.ny.gov/health_care/epic/) or call them at their toll-free number 8:30 a.m. – 5 p.m., Monday – Friday. Call 1-800-332-3742 (TTY 1-800-290-9138) for more information or to request an application.

**Q2.2 Can I change plans in the future?** *(added 9/7/2018)*

During the annual open enrollment period, you can change plans. You can enroll in a Medicare Advantage Plan without answering health-related questions for the insurance company. New York State is a "guaranteed issue state," so those who reside in New York State can enroll or change Medigap plans without completing health questions for the insurance company's approval, and without having pre-existing conditions limited or not covered.

- Q2.3 Are prescription drugs included in Medicare Advantage plans? (added 9/7/2018)**  
Yes.
- Q2.4 Are there any plans without the coverage gap (aka “donut hole)? (added 9/7/2018)**  
No, all individual plans follow the Medicare Part D design and therefore, have the coverage gap.
- Q2.5 I forgot to include one of my medications in my profile with Via Benefits. Can I add it to my profile? (added 9/12/2018)**  
Yes, you can update your profile as needed. You can call Via Benefits at 888-586-0693 or log in to your online account to add it.
- Q2.6 Who sets the prescription drug levels (i.e., coverage gap, etc.)? (added 9/12/2018)**  
The amounts for Medicare Part D plans are set by the federal government.
- Q2.7 RIT has always told retirees not to enroll in a separate Medicare Part D prescription drug plan but in the Via Benefits presentation, they talked about enrolling Part D. Can you please explain? (added 9/17/2018)**  
The group coverage RIT has offered in the past has been Medicare Advantage Plans that included Medicare Part D prescription drug coverage. Therefore, we wanted to make sure our retirees didn't enroll in a separate Part D plan because if they did, the entire RIT policy would have been cancelled. In addition to the Medicare Advantage plans that are offered through Via Benefits, there are also Medigap plans available, also referred to as Medicare supplement plans. The Medigap plans do not include prescription drug coverage. Therefore, if you enroll in a Medigap plan you would also need to enroll in a separate Medicare Part D plan to ensure you have prescription drug coverage. **The main thing to remember is that you should enroll in coverage only through Via Benefits.**

### **3. DENTAL**

- Q3.1 I have RIT's MetLife dental coverage today. Do I need to change that? (added 9/7/2018)**  
No, you can continue with this coverage. You would continue to pay MetLife directly for this coverage.
- Q3.2 How do I find out if my dentist participates with the plans available through Via Benefits? (added 9/7/2018)**  
The Benefit Advisor from Via Benefits can help you with this.
- Q3.3 Can each person of a couple have separate dental plans? (added 9/7/2018)**  
Yes, each person will enroll in their own coverage through Via Benefits.
- Q3.4 Is the dental coverage through Via Benefits separate from the medical coverage? (added 9/7/2018)**  
Yes, the dental coverage is a different plan and most likely will be with a different insurance carrier than your medical coverage.
- Q3.5 I retired recently so I still have the dental COBRA continuation coverage. Can I enroll in dental coverage through Via Benefits when the COBRA dental ends? (added 9/11/2018)**  
Yes, simply contact Via Benefits directly at (888) 586-0693. To ensure you have no gap in coverage, you should contact them at least two months prior to the COBRA end date.

**Q3.6 Would the HRA cover my out-of-pocket dental costs even if I am not enrolled in dental coverage with Via Benefits or RIT? (added 9/12/2018)**

Yes, as long as you are enrolled in medical coverage through Via Benefits, which is required for you to have an HRA funded by RIT.

**Q3.7 I currently have the retiree MetLife dental coverage. Can I cancel that coverage to enroll in different coverage with Via Benefits? (added 9/12/2018)**

Yes, you should contact MetLife directly at (800) 438-6388 to cancel your current coverage.

**Q3.8 If I don't want the MetLife dental through RIT in 2019, do I need to cancel as of December 31, 2018 or wait until the end of the contract year, which is March 31, 2019? (added 9/17/2018)**

You can cancel the MetLife dental coverage whenever you want by contacting MetLife directly at (800) 438-6388.

## **4. HRA**

**Q4.1 Do I have to contribute to the HRA? (added 9/7/2018)**

No, RIT funds the HRA.

**Q4.2 Can I contribute to the HRA or can I roll over money from my HSA or IRA? (added 9/7/2018)**

No, this is not allowed under law.

**Q4.3 How often does RIT make deposits made to the HRA? (added 9/7/2018)**

For those who are Medicare-eligible and enroll in coverage through Via Benefits effective January 1, RIT credits the HRA effective January 1 annually. For those who become Medicare-eligible or retire mid-year, the first year amount will be prorated. For example, if you enroll in coverage through Via Benefits July 1, you would receive one-half the annual amount. The following January, you would be eligible for the full HRA amount.

**Q4.4 How does the HRA work? (added 9/7/2018)**

The HRA is a reimbursement arrangement, which means you will first pay the premium and out of pocket expenses; you can then be reimbursed for eligible expenses, up to the amount in your HRA. The process is as follows:

- RIT funds the HRA each January 1
- The insurance company you choose will bill you the full premium for your coverage and you pay that full premium directly to the insurance company.
- You can be automatically reimbursed from the HRA for the premium amount. The quickest way to be reimbursed is to set up direct deposit so Via Benefits can send the premium reimbursement to your bank account automatically. If you prefer, they can send you a check. The Benefit Advisor will explain more about the automatic reimbursement process.
- When you incur out of pocket medical expenses (e.g., the copay you pay at the doctor's office), you can submit that to be reimbursed from your HRA. This cannot be done automatically. You can scan and submit the claim through the secure Via Benefits portal, send it to Via Benefits by fax or by U.S. Mail. The quickest way to receive your reimbursement is to upload to their secure portal.
- Any amount remaining in your HRA on December 31 will automatically carry over to the next year. There is no minimum or maximum – the entire balance will carry over and there is no time limit on using it.

- Q4.5 Is there a maximum amount that can be carried over year to year?** *(added 9/7/2018)*  
No, you can carry over any amount from year to year. There is no maximum or minimum
- Q4.6 Are any dental costs reimbursable from the HRA?** *(added 9/7/2018)*  
Yes, dental premiums and eligible dental out of pocket costs are eligible for reimbursement from the HRA.
- Q4.7 Do I have to mail in information to be reimbursed for my out of pocket costs?** *(added 9/7/2018)*  
Yes. You can also fax them or load to the Via Benefits secure portal. Your reimbursement will occur more quickly if you load to the secure portal.
- Q4.8 Both my spouse and I are RIT retirees. Can we have a joint HRA?** *(updated 9/17/2018)*  
Yes. The retiree who is older is identified in the Via Benefits system as the primary person. The younger spouse is indicated as the secondary person. Both receive the retiree HRA amount and it will be a joint account.
- Q4.9 Can I pay the full annual premium and be reimbursed from the HRA?** *(added 9/7/2018)*  
Yes.
- Q4.10 Will the HRA amount increase in the future?** *(added 9/7/2018)*  
RIT will review the funding amount annually and intends to increase the amount, but that will be a decision that is made each year.
- Q4.11 I understand the HRA is a tax-free account, but is the reimbursement taxable?** *(added 9/7/2018)*  
Reimbursements from the HRA are tax-free for the retiree and spouse. If you cover your domestic partner, the reimbursements for this person are taxable. RIT will send the required tax reporting document in January each year so you can include the information when you file your tax returns.
- Q4.12 Who do we pay the premiums to?** *(added 9/11/2018)*  
You will pay the monthly premium directly to the insurance company. You can then be reimbursed from your available funds in the HRA.
- Q4.13 My HRA amount is different than a friend of mine. Why is that?** *(added 9/11/2018)*  
As you may recall, RIT has several cost sharing groups based on when a person retired and RIT's portion of the cost varied by these groups. We will continue with these different groups by providing different HRA amounts. Since the cost sharing group terminology has been confusing, we are renaming the cost sharing groups as follows:
- **Group 1:** Previously called the Grandfather Group
  - **Group 2:** Previously called the Benchmark Group
  - **Group 3:** Previously called the Retiree Medical Account (RMA) Group
- Within each group, there are differences as well. In Groups 2 and 3, RIT provides a larger subsidy to the retiree compared to the spouse/partner. In addition, there is a lower RIT subsidy for those who were part-time employees compared to those who were full-time employees. This is consistent with RIT's history of providing different levels of support for the different groups. The different levels of support will continue which means there will be different HRA amounts for each group.

**Q4.14 If it is a joint HRA, will it reimburse the costs of one person if the costs are more than their HRA contribution amount and the other person has not been reimbursed up to their contribution amount? (added 9/11/2018)**

Yes, with the joint account the maximum reimbursement for each person is the balance in the HRA; each person is not limited to their own contribution amount. For example, if the retiree's HRA contribution is \$1,900 and the spouse's HRA contribution is \$1,700, the total HRA balance is \$3,600. One person could use \$3,000 and the other person could use \$600. This is really the purpose of the joint HRA, to provide the maximum flexibility to a couple.

**Q4.15 What if my medical expenses are higher than the HRA amount? (added 9/11/2018)**

You will be reimbursed for premiums and eligible out of pocket expenses up to the value of your HRA. If your expenses are higher, you will not be reimbursed.

**Q4.16 What can I be reimbursed for from the HRA? (added 9/11/2018)**

As long as you are enrolled in medical coverage through Via Benefits, you **can be** reimbursed for

- medical, prescription drug, dental, vision and Medicare Part B premiums (*pre-tax deductions from a paycheck are not eligible; for example, if you have vision coverage through your spouse's employer*).
- qualifying out-of-pocket medical (excludes prescription drugs), dental, and vision expenses such as deductibles, copays and your share of coinsurance.

You **cannot** be reimbursed for

- Prescription drug out of pocket costs; these expenses are not eligible due to the structure of the Medicare Part D benefit
- Long-term care premiums and out-of-pocket expenses

**Q4.17 Can the HRA be used for the Medicare Part B premium which is deducted from my Social Security check? (added 9/12/2018)**

Yes, and to make the process easier, you can enroll in the recurring reimbursement program. There will be information in the *Funding Guide to Reimbursement Via Benefits* sends you in late December or early January.

**Q4.18 I will be working at RIT for the spring semester. I understand that I cannot access the HRA for expenses incurred while I am employed by RIT. Can my spouse have access to the HRA for her expenses while I am employed by RIT? (added 9/12/2018)**

No, neither of you will be able to access the HRA for premiums or out of pocket expenses that occur during the time you are working.

**Q4.19 I know I cannot access the HRA if I work for RIT. Can I access the HRA if I work for a different employer? (added 9/12/2018)**

Yes. In addition, if you are hired by a temporary employment agency (e.g., Datrose) and are placed at RIT, since you are not employed by RIT, you would still have access to the HRA while working for the temporary agency.

**Q4.20 Can I have my reimbursements sent directly to my bank account? (added 9/12/2018)**

Yes, there will be information on how to set this up in the *Funding Guide to Reimbursement Via Benefits* sends you in late December or early January.

**Q4.21 Do we submit claims for reimbursement at one time on an annual basis or do we submit as they come up?** *(added 9/13/2018)*

You can choose how often you want to be reimbursed. You can set up automatic reimbursement or recurring reimbursement of your premiums or you can submit manually if you prefer.

**Q4.22 Is there a deadline to submit manual claims for reimbursement?** *(added 9/13/2018)*

You can submit claims for the prior calendar year through the following June 30. For example, for any claims incurred in 2019, you must submit the manual claim no later than June 30, 2020.

**Q4.23 How was the HRA amount determined?** *(added 9/13/2018)*

As explained in #4.13 above, there are various cost sharing groups and the HRA amounts vary by group. We worked with our actuaries to determine the amounts needed for the various groups. The modeling shows that nearly all RIT retirees may be better off financially with the new Medicare Exchange structure with the RIT-funded HRA by choosing a plan that is appropriate for their expected needs.

## **5. BENEFIT ADVISOR**

**Q5.1 Who licenses the Benefit Advisors?** *(added 9/7/2018)*

Licenses are issued by each state and they have to pass a test for each insurance company in that state. A Benefit Advisor can be licensed in many states; in fact, most are licensed in several states. The Benefit Advisor you work with will be licensed in the state in which you reside.

**Q5.2 Since I will provide my medical conditions and prescription drug information to the Benefit Advisor how do I know that he or she will keep my information confidential?** *(added 9/7/2018)*

The Benefit Advisor is required to follow the HIPAA and insurance company's regulations and they will not disclose the information you share.

**Q5.3 I cannot understand or hear the advisor. What do I do?** *(added 9/7/2018)*

You can let the Benefit Advisor know that you would like to talk to another Benefit Advisor; they are trained that this is acceptable behavior. If you are not comfortable doing this, you can let the Benefit Advisor know that you need to leave the call and hang up. Call back in about 10 minutes; don't call back sooner because you may end up with the same Benefit Advisor.

**Q5.4 Are there Benefit Advisors designated just for RIT?** *(added 9/7/2018)*

The advisors are not dedicated only to RIT, but they are generally in a "pod" with like clients. So, the advisors working on the RIT account may be advisors for other colleges and universities.

**Q5.5 How are the Benefit Advisors compensated? Do they get a commission based on the plan they steer me toward?** *(added 9/11/2018)*

The Benefit Advisors receive a salary. Their bonus structure is based on their customer service. They have no information about the commissions paid by the insurance companies to Via Benefits.

**Q5.6 Do you talk to a different Benefit Advisor every time you call?** *(added 9/12/2018)*

When you call, if the Benefit Advisor you last spoke to is available, the Via Benefits phone system will automatically route you to that same advisor. If you would like to speak to the same Benefit Advisor every time, you can request that person. They may not be available when you call, so you can ask for that person to call you back.

## 6. ENROLLMENT PROCESS

**Q6.1 Can my spouse or child help me with the enrollment process?** *(added 9/7/2018)*

Yes, you simply need to tell the Benefit Advisor that you wish to designate the person. You can designate more than one person to help you with the process. Only you can complete the actual enrollment process, unless the designated person has power of attorney. The Benefit Advisor can provide more information about setting up the power of attorney and providing it to Via Benefits and the insurance company you choose.

**Q6.2 Do I have to fill out applications to enroll?** *(added 9/11/2018)*

No, you will not complete paper applications. You will answer questions on the phone for the enrollment specialist to complete the application(s) for you. Please note that you may answer the same question multiple times, depending on how many plans you enroll in. For example, if you enroll in a Medicare Advantage plan and dental coverage, there will be two applications and you will answer similar questions two times.

**Q6.3 This is a big decision and I am not confident that I will be sure about the plan after the first phone call. Do I have to enroll in a plan in that first call?** *(added 9/11/2018)*

No, you can make as many appointments to speak with a Benefit Advisor as necessary to make your decision. And, if you change your mind about the plan you enrolled in, you can change plans for January 2019 as long as you do it by December 31, 2018.

**Q6.4 I worked with a Benefit Advisor to set up my profile (my medications, doctors, etc.). How can I access my account online?** *(added 9/12/2018)*

If the Benefit Advisor did not give you your username, simply give them a call at 888-586-0693. They can give you your username so you can log in to your record.

**Q6.5 We have always compared the RIT coverage and the coverage available from the company where my husband is a retiree. The information from his prior employer is not available until the end of October or beginning of November. Can we still sign up after October 1?** *(added 9/12/2018)*

Yes, for 2019, you can enroll in coverage through Via Benefits any time after October 1 and before December 31, 2018 if you are losing RIT coverage (if you are not currently enrolled in RIT coverage, you can enroll between October 15 and December 7). In future years, you will be able to enroll between October 15 and December 7. You may want to make your appointment for early to mid-November when you will have the additional information available.

**Q6.6 After the application is input by the data processor, how can we double check that it was processed properly?** *(added 9/13/2018)*

In 7 to 10 days you will receive a confirmation letter. If something doesn't look correct or if you have any questions, simply contact Via Benefits.

**Q6.7 How do we add new doctors and medications during the year?** *(added 9/13/2018)*

You can contact Via Benefits directly at 888-586-0693 or log in to your online Via Benefits account to add the updated information.

**Q6.8 The Benefit Advisor told me that some of my providers don't participate in one of the Excellus Medicare Blue Choice plans. Is that correct?** *(added 11/7/2018)*

It has come to our attention that there has been a problem with the provider listing at Via Benefits for some or all of the five Excellus Medicare Advantage Plans. You will find the [provider listing](#) for all five plans (Excellus has informed us that there are the same providers for all of their Medicare Advantage

plans) as well as a [side-by-side summary](#) of the five plans on the Excellus website. To search for your providers, hold down the Ctrl button and then the F key to bring up a search box; enter the provider's last name and then scroll up and down the list with the arrows next to the search box. We have notified Via Benefits about the issue and they are working on resolving the website problem.

## **7. PLAN CHOICE**

### **Q7.1 Can I keep the same plan I have today? (updated 9/17/2018)**

No, the coverage that RIT offers is employer group coverage and it is ending December 31, 2018. The coverage through Via Benefits is individual coverage.

### **Q7.2 I do not want to make a health insurance decision based on a conversation where the Via Benefits advisor has made a decision for me. How do I actually read the materials from the insurance companies? (added 9/7/2018)**

You will make the decision on which plan to enroll in; the Benefit Advisor does not. The Benefit Advisor may make a recommendation to you, but the choice is yours. You can review and compare plan on the Via Benefits website. If you do not have access to a computer, Via Benefits can send you hard copy information on up to three (3) plans.

### **Q7.3 How does the coverage through Via Benefits work with VA and/or Tricare? (added 9/11/2018)**

There are plans that work with VA and/or Tricare. The Benefit Advisor will help you understand your options.

### **Q7.4 Are gym memberships like Silver Sneakers (currently available with RIT's Preferred Gold plans) and Silver and Fit (currently available with RIT's Medicare Blue Choice plans) available in plans through the Medicare Exchange? (added 9/11/2018)**

Yes, both Silver Sneakers and Silver and Fit are national benefits and are offered with certain plans. Be sure to ask the Benefit Advisor about plans with these programs.

### **Q7.5 I live in the Rochester area part of the year and Florida the other part of the year. Are there plans that can work in both places? (added 9/11/2018)**

Yes, be sure to let the Benefit Advisor know that you spend time in two places; they can include that information in their modeling.

### **Q7.6 Can I change plans in the middle of the year? (added 9/11/2018)**

If you are enrolled in a Medicare Advantage plan you can make changes for your next calendar year's coverage during the enrollment process held October 15 through December 7 each year. If you are enrolled in a Medigap plan, you can make changes during the year. Speak to a Benefit Advisor for more details.

### **Q7.7 Can I keep my same doctors? (updated 9/12/2018)**

It depends on the plan you choose. Be sure to share the names of all your physicians (primary care physician as well as specialists) with the Benefit Advisor so they can check the participating provider lists of the plans you are considering.

### **Q7.8 What is better? Medicare Advantage or Medigap with a separate Part D prescription drug plan? (added 9/11/2018)**

There is no right or wrong plan. It really depends on your own specific situation. The Benefit Advisor can help you with this decision.

**Q7.9 If I enrolled in a plan for 2019 on October 20 and two weeks later I change my mind, can I change plans before January 1, 2019? (added 9/11/2018)**

Yes, you can change plans for 2019 any time before December 31, 2018. You would simply need to enroll in a different plan through Via Benefits.

**Q7.10 Will the Benefit Advisor be able to help me choose a plan that is the same or similar to my current plan? (added 9/11/2018)**

The Benefit Advisor does have information about RIT's current plans. However, you will want the Benefit Advisor to use the modeling tools to help you find a plan that best meets your needs. It could be a plan similar to what you have today or it could be a different plan.

**Q7.11 I travel overseas periodically. Is there a plan that would work best for me? (added 9/12/2018)**

Let the Benefit Advisor know that you spend time overseas so you can learn about the coverage in the event you need it while traveling.

**Q7.12 Am I still eligible for RIT vision coverage with VSP? I see that Via Benefits also offers Vision coverage from VSP. Are they different? (added 11/7/2018)**

You are still eligible for the RIT group vision coverage with VSP. The RIT vision coverage is better and has a lower premium than the VSP coverage through Via Benefits. If you enrolled in vision coverage through Via Benefits for January 1, 2019 and you would like to cancel it, contact Via Benefits directly at (888) 586-0693/V.

**Q7.13 I was on the phone with Via Benefits for two hours! It was very frustrating to listen to them reading all the policy information. Why do they do that? (added 11/7/2018)**

The Benefit Advisor is required by law to read all the information to you.