

# 2017

OneExchange®  
from Towers Watson

## Getting Started Guide



**Prepare for Your  
Enrollment in  
Medicare Insurance**



## **IMPORTANT!**

**Your current health plan ends on  
December 31, 2016.**

**This guide helps you prepare to enroll in new individual Medicare coverage, which will replace your current health plan. OneExchange will help you understand your plan options, provide step-by-step guidance, and even enroll you in a plan.**

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## **Contact Us**

Go online, create a personal profile, and schedule a call to enroll with a OneExchange licensed benefit advisor before your current coverage ends. Scheduling an appointment ensures a licensed benefit advisor is available to help with your enrollment call at a time that is convenient for you.

### **Contact us by phone**

**1-844-620-5725 | (TTY: 711)**

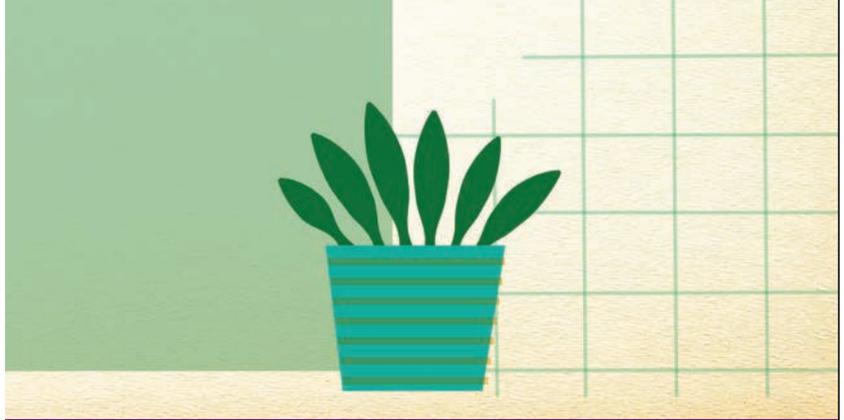
**Monday through Friday**

**8:00 a.m. until 9:00 p.m. Eastern Time**

### **Review your options online**

**[Medicare.OneExchange.com/tva](http://Medicare.OneExchange.com/tva)**





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# Towers Watson's OneExchange

## **Trusted advisor to more than a million Medicare-eligible participants**

Your former employer or benefits provider has chosen Towers Watson's OneExchange to work with you as you evaluate, select, and enroll in new individual Medicare coverage, which will replace your current health plan.

We have helped more than a million Medicare-eligible participants enroll in individual Medicare coverage. We'll take all the time you require to understand your options, so you can choose coverage that fits your needs. We are your dedicated resource, and we work for you.

OneExchange is not an insurance company. We are the nation's largest Medicare marketplace that offers a wide variety of plans from leading health insurers. Our marketplace has Medicare Supplement Insurance (Medigap), Medicare Advantage, and Medicare Part D Prescription Drug plans, as well as vision and dental plans.

Our licensed benefit advisors and online marketplace will help you understand and compare your options, so you can choose a plan that fits your medical and financial needs. We look forward to helping you make an informed and confident choice.



# What to Expect From Us

OneExchange helps simplify your enrollment in Medicare coverage. You and your Medicare-eligible spouse get personalized assistance with finding and enrolling in coverage that fits your needs. Best of all, we provide this service at no cost. When you work with OneExchange, you can expect:

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

Our licensed benefit advisors and easy-to-use online tools will guide you step-by-step through the OneExchange marketplace. By the time you're ready to enroll, you can feel confident that you're choosing a plan that fits your needs.

## **Unbiased, objective support**

We train our licensed benefit advisors to be objective advocates for you. They are paid a salary and have no incentive to steer you into signing up for any specific plan or with any insurance company.

## **Quality plan options**

We work with leading national and regional insurance companies to ensure that you have quality plan options. Since we offer a range of options, you may find coverage that is better than your current plan at less cost.

## **Efficient, accurate enrollment**

Once you have selected a plan, you will work with an application data processor to complete your application to ensure accurate processing. After your application is submitted, you may track the status of it on our website.

## **Support after you enroll**

Throughout the year, if you have questions about anything relating to your coverage, we are here to help.

# Three Steps to Prepare

To help you prepare to enroll in new individual Medicare coverage, we recommend you complete the following three steps: create your profile, schedule a call, and learn about your plan options. These three steps can be done either online, on the phone, or a little of both.

## STEP

### 1

### CREATE YOUR PERSONAL PROFILE

A personal profile helps to make the process of evaluating, selecting, and enrolling in new Medicare coverage smoother. To help you find plans that meet your medical and financial needs, we'll need you to collect information about yourself, the prescription drugs you take, and the doctors you want to continue seeing.

After you've gathered this information together, we recommend entering it into your online personal profile to reduce the time you spend on the phone with us.

If you don't have access to a computer or choose not to fill in your online profile, a OneExchange representative can fill it out for you when you call to schedule your enrollment appointment or during your call to enroll. We recommend that you write down your collected information on a separate sheet of paper.

## Collect your information

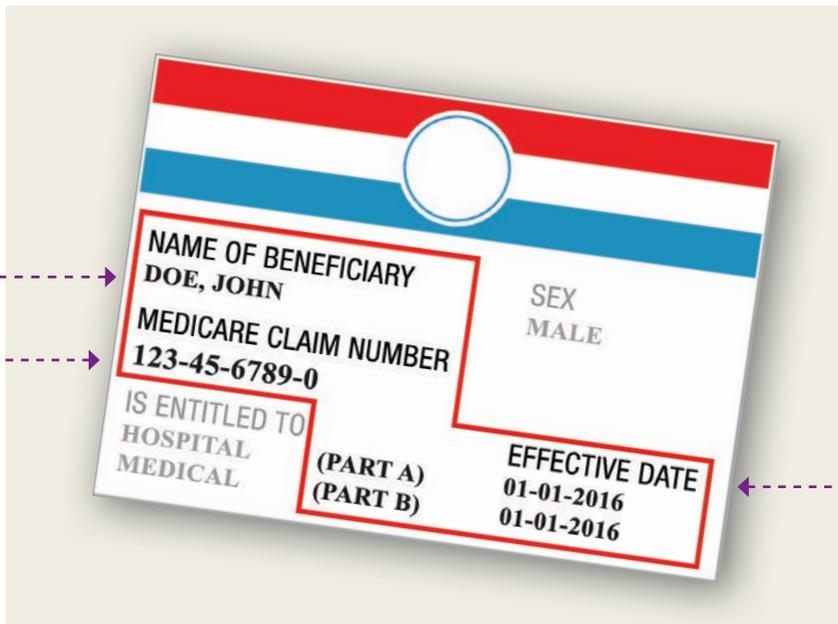
### Your personal and Medicare information

We'll need to collect the following personal information for your enrollment:

- ✓ *Your full legal name*
- ✓ *Phone number*
- ✓ *Home address*
- ✓ *Social Security number*

We'll also need to collect information from your Medicare ID card including:

- ✓ *Your name as it appears on your card*
- ✓ *Your Medicare claim number*
- ✓ *Your Part A and Part B effective dates*



## Your prescription drug information

We can help you find drug plans that cover your prescriptions while minimizing your out-of-pocket expenses. You'll need to collect the drug name (generic or brand), dosage, form (tablet, liquid, etc.), and quantity per 30-day period.

You can find this information on the medication label. Remember to include medications you order by mail.

### Drug name

You:

Spouse:

### Your doctors' first and last names

You:

Spouse:

**Your doctor information**

Since we know it’s important for you to keep seeing your current doctors or specialists, we’ll check to see if they participate in the plans that interest you. We’ll need to collect the names and addresses of the doctors that you want to continue to see. Please be sure to include your primary care physician. You can find this information on a prescription label or doctor bill.

	<b>Form (tablet, liquid, etc.)</b>	<b>Dosage</b>	<b>Quantity per 30-day period</b>
	<b>State</b>	<b>City</b>	<b>ZIP code</b>

## **Create your online personal profile**

After you have collected your information, you're ready to start your online personal profile. Creating your online personal profile is easy and helps ensure an accurate and efficient enrollment. And you can start shopping for plans on our online marketplace once you've completed your personal profile.\*

You can either go online or call OneExchange to create your profile. Our OneExchange representatives will take the time you need to set up your profile over the phone.

## **Set up your online account**

First, you'll need to set up your online account. Simply go to the OneExchange website (see the web address on page two) and click the **My Account** link. You will need to provide an email address and create an account ID and password.

## **Complete your personal profile**

After you create your account, our website will walk you through completing your personal profile. We may ask you to confirm information that already appears in your personal profile. If you find information already there, please be aware that your former employer or benefits provider shared it with us.

Once you have completed your personal profile, you will be prompted to schedule a call with us to complete your enrollment at the earliest available date. You can ignore this if you already scheduled your call to enroll. If you haven't scheduled it, please do so at your earliest convenience.



*\*You'll be able to view the 2017 plans on our online marketplace by the middle of October.*

## Security and privacy

Our website is secure, and we guard your privacy. Only your licensed benefit advisor will use the information you provide to find health plans that meet your needs.

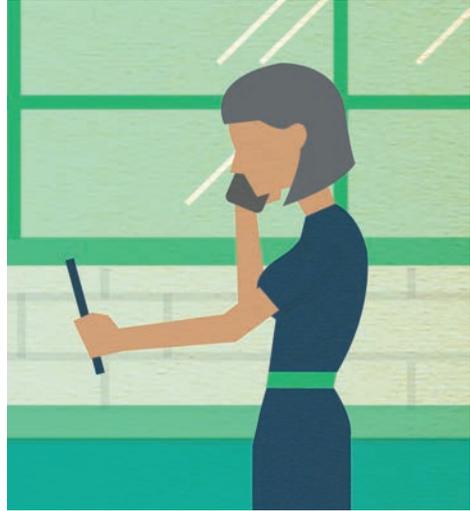
The screenshot displays the OneExchange website interface. At the top, there is a navigation bar with the OneExchange logo (from Towers Watson), links for SHOP & COMPARE, HELP, and MY ACCOUNT, and utility links for Register, Login, Accessibility, Cart(0), and Speak to an Expert. The main content area features a large heading: "Finding the right Medicare coverage is complicated. Let us help." Below this, a sub-heading states: "OneExchange has helped hundreds of thousands of retirees find the perfect Medicare plan for their needs and budget. We are the trusted leader in private Medicare exchanges." A list of three bullet points follows: "Easily shop and compare plans available in your area", "Get quality health coverage at the right price", and "Enroll in a Medicare plan". To the right, a "Getting Started" sidebar contains a search box for "Shop & Compare Medicare Plans" with a "Go" button, a "Not Medicare Eligible?" section with a "Find Health Insurance" link, and buttons for "Check Your Enrollment Status" and "Speak to an Expert". Below the main content, three columns provide further services: "Why OneExchange" (free plan advice and enrollment assistance), "Looking for Health Insurance?" (eligibility requirements and search link), and "Speak to an Expert" (schedule a call with a licensed benefit advisor).

## STEP

# 2

## SCHEDULE A CALL TO ENROLL

You can schedule a call to enroll with a licensed benefit advisor either by going online or calling us (see contact information on page two). Schedule your enrollment appointment as soon as possible, so you can be sure to secure a date that gives you enough time to consider your options before your current coverage ends. You should complete your enrollment by the date printed on page two.



During your call, a licensed benefit advisor will walk you through your coverage options, help you determine which plans meet your medical and financial needs, and have you work with an application data processor to complete your enrollment application. The call will take about an hour per person to complete. If you are also enrolling a Medicare-eligible spouse or dependent, the call may take a few hours. You and your spouse are welcome to enroll at the same time, or you can each make a separate appointment to enroll.

### **Important information about covering your spouse**

Your Medicare-eligible spouse or dependent can also enroll in a plan through OneExchange. Please note that each of you has to enroll in separate individual plans. You may choose the same plan or different plans, according to what fits each of you. Either way, you will both need to complete an application for every plan you choose. Please plan an hour per person for the call.



## STEP

# 3

## LEARN ABOUT PLAN OPTIONS

Original Medicare, also known as Medicare Part A and Part B, is the health insurance provided by the federal government when you turn 65 (in most cases). Broadly speaking, Part A covers hospital stays and Part B covers doctor visits. Since Original Medicare only covers about 80% of medical costs, you'll need to purchase additional Medicare insurance to get the right level of coverage.

Medicare insurance is offered by private companies and helps reduce your health costs. Although there are many Medicare plans to consider, there are two options that offer the most comprehensive coverage. These options are:

### Option 1

#### Medicare Supplement Insurance (Medigap)

Original Medicare +  
a Medigap plan +  
a Part D Prescription Drug plan

With this option, you keep Original Medicare and purchase Medicare Supplement Insurance AND a Part D Prescription Drug plan. A Medicare Supplement Insurance policy helps pay for out-of-pocket health costs that Original Medicare doesn't cover, such as copayments and deductibles. A Part D Prescription Drug plan helps pay for out-of-pocket prescription drug costs (Medicare Supplement Insurance does not include drug coverage). Medicare Supplement Insurance is accepted by doctors who take Medicare.

## Option 2

### MAPD

Medicare Advantage that includes prescription drug coverage

With a MAPD plan, all of your Medicare benefits are provided by a private insurer who contracts with Medicare. A MAPD plan replaces Medicare Parts A and B, and generally operates as an all-in-one plan that includes both health and prescription drug coverage and may also include routine eye, hearing, and dental care. MAPD plans have networks, so you will want to check if your preferred doctors are in your plan's network.

You'll get more detailed information about the Medicare plan options in the *Enrollment Guide*, which you'll soon receive in the mail. The information in the guide will help you evaluate your plan options, so you'll be ready to shop for plans and enroll.

You can shop for plans on the OneExchange marketplace and, in some cases, you can also complete your enrollment online. The website will walk you through the process.

You can also speak with a licensed benefit advisor to help you choose a plan and then enroll with the assistance of an application data processor.

Plans vary by region, and we offer plans in every region of the country—too many to include specific details of the plans in your area within the *Enrollment Guide*. You can see available plans online or you can talk to a benefit advisor.

# What Happens Next?

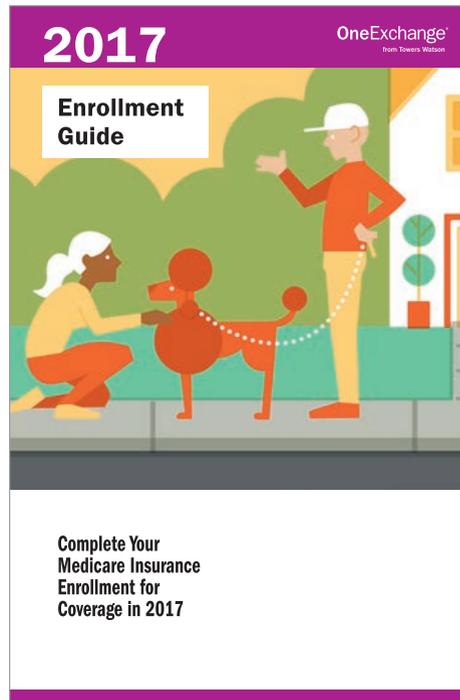
We'll soon be sending you an *Enrollment Guide* in the mail, so be sure to watch your mailbox for this guide. The *Enrollment Guide* will help you understand the different types of Medicare plans and what those differences mean to you.

The guide doesn't contain details about specific plans, but you can find those details on our website or by talking with your licensed benefit advisor during your call to enroll.

After reviewing the guide and completing the steps in it, you'll be ready to enroll.

## After enrollment

A few weeks after you have enrolled in new coverage, you will begin receiving information directly from your insurer(s). From then on, you will have a direct relationship with your insurer(s). However, OneExchange will continue to be your advocate after your enrollment. Throughout the year, you can contact us at any time to get help with questions or issues that may arise with your coverage.





## Frequently Asked Questions

OneExchange has worked with more than a million individuals to help simplify 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?**

You'll find plans that offer benefits similar to your current health plan, and you may also find plans that provide a better match for your needs. Since we offer multiple options, you'll be able to find a plan that closely matches your specific requirements.

### **Are my options and rates affected by my current or past health?**

No, not as long as you enroll in an individual Medicare plan during your enrollment period and before your current health plan expires. During this time, insurers cannot deny your application or charge you more because a doctor has treated you for a health condition.

### **What can I expect to pay for my new plan?**

What you will pay depends on the type of plan that you select. Medicare Advantage plans tend to have lower premiums than Medigap plans but require copayments for services. Medigap plans typically have higher premiums with low or no copayments for services. During your call, your licensed benefit advisor will work with you to select plans based on your medical and financial needs.

### **How long does enrollment take?**

Because we want to take the time necessary to match you to the right plan, most calls average slightly more than an hour for each individual. If you and your Medicare-eligible spouse or dependent are both enrolling in new coverage, your call may take two hours or more. Your call may be shorter if you complete your online personal profile in advance.

### **What is a Medicare marketplace?**

A Medicare marketplace or exchange enables you to shop for and enroll in individual Medicare plans. Our marketplace offers personalized service, a large selection of Medicare plans, freedom of choice, and the value of an open market.

### **Who will I talk with when I call OneExchange?**

We employ people in multiple roles at OneExchange customer service centers, which are all located in the United States. Each role plays a specific part in making sure you find the coverage you need.

You may talk with:

- **Our automated answering system:** No one enjoys talking to a robot, but our sophisticated automated voice system makes sure we direct your call to a person who can help you.
- **A customer service representative:** This person will help you schedule your call to enroll, fill out your online profile, and answer general questions about Medicare coverage options. They will help you get the information you need before you speak with a licensed benefit advisor.

- **A licensed benefit advisor:** A OneExchange licensed benefit advisor is trained, licensed, and certified to discuss Medicare plans in your state. They will learn about your needs and what you are looking for in a health plan, and help you shop for individual Medicare coverage. Only licensed benefit advisors are legally allowed to talk to you about specific plan details such as price and coverage levels.
- **An application data processor:** This person is dedicated to filling out and submitting your individual insurance applications. They will make sure your applications are accurate and complete.

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