

# *Your* 2014

Advantage Guide

**OneExchange™**  
from Towers Watson

# How to Contact Us

If you choose to take advantage of the benefits of our exchange, contact us using the phone number below to evaluate your options and complete your enrollment before March 31, 2014. Please allow at least one hour for your call.

## Contact Us by Phone

1-855-832-0977

(TTY:711)

Monday through Friday,

5:00 a.m. until 6:00 p.m. Pacific Time

## Review Your Options Online

[Medicare.OneExchange.com/nwppi](http://Medicare.OneExchange.com/nwppi)

# Introducing Towers Watson's OneExchange

## **Trusted advisor for hundreds of thousands of Medicare-eligible people like you**

Health care decisions are important, and making the right choice can be difficult. It's our job to make the process easier for you.

### **The largest private Medicare exchange**

OneExchange is not an insurance company. We are a resource that gives you access to a wide variety of Medicare Advantage, Medigap (also known as Medicare Supplement) and Part D prescription drug plans from the nation's leading health insurers. As the country's largest private Medicare exchange, we offer individual Medicare plans from more than 100 national and regional insurance companies.

### **Personalized service at no cost to you**

This exchange, used by hundreds of thousands of people like you, offers personalized service and assistance with finding and enrolling in the coverage that fits your needs. Because individual Medicare plans share a larger risk pool than employer group plans, the plans offered in our exchange can cost the same or less than your current plan. Best of all, we provide this service at no cost to you or your spouse and/or eligible dependent(s).

**Ready to get started? let's go!**

# Why OneExchange?



## **Choice, service and support**

### **Expanded choice**

Our state-of-the-art Medicare exchange includes thousands of plans from more than 100 of the nation's leading health insurers. This exchange, accessible by phone or on our website, provides information and quoting to allow you to choose from a wide selection of available plans. Online, you can search for plans and compare them side-by-side.

### **Quality plans**


All the plans available in our exchange are evaluated for value and customer service. We work with top national and regional companies to ensure you are able to choose among quality individual coverage options.

### **Competitive prices**

What you pay will depend on the type of coverage you select. You have access to a range of choices in our exchange so you can find plans suited to your individual needs. Our research shows that many who have used our services pay about the same as they did for group coverage with their former benefits provider, with some paying slightly less, some paying slightly more. And remember, our services are provided at no cost to you.

### **Superior customer service**

Our service centers are staffed with extensively-trained benefit advisors, each licensed to sell health insurance in specific states. These dedicated men and women take the time to understand your needs, then help you find and enroll in a plan that matches your unique circumstances.



Our benefit advisors are hired only after meeting stringent criteria. They undergo five weeks of training, ensuring they are educated in the specifics of Medicare. Your enrollment call will be handled with the patience and understanding you deserve.

### **Objective support**

Benefit advisors are objective advocates, with no incentive to sell one insurance company or type of plan over another. To ensure objectivity, a benefit advisor's compensation is never tied to the plan or company you choose.

### **Ease of enrollment**

Your benefit advisor will complete your application over the phone and submit it electronically. There is no paperwork to fill out, and your application will be submitted immediately and accurately.

### **Support after you enroll**

When you purchase a Medicare plan through our exchange, we continue to be your advocate for the lifetime of your enrollment. If your needs change or you move, contact us to determine if your plan is still the right one for you. We are available to help you make changes if necessary.

# Evaluate Your Options

## Take a moment to see what we offer

We encourage you to take a few moments to visit our website. You'll find the web address printed on the inside front cover of this guide. Once online, our powerful tools will help you find and evaluate the plans that are available to you.

Using our website is optional. If you prefer not to go online, simply call us and speak to a trained expert. While you don't have to go online if you don't wish, our online tools are easy to use, and allow you to search for plans and compare your options any time you like.

## Shop & Compare

It's easy to compare the plans available in your area with the Shop & Compare section of our website. This powerful tool allows you to search by price, plan type, insurance company and other factors, providing results tailored to your needs. With just a few clicks, you can compare plans side-by-side and review the details of the plans that interest you.

Depending on your location and insurer preference, certain plans may allow you to check out from your shopping cart and complete your enrollment online. Availability of plans offering online enrollment is limited, so if the plans you have chosen do not allow you to enroll online, leave them in your shopping cart to complete during your enrollment call.

## Finding plans and plan details

All plans available in our Medicare exchange offer their summary of benefits for review online. If you'd like to review the summary of benefits of a plan that interests you, simply click on the plan's name in the search results, then click on the "View" link in the Plan Brochure row of the plan details.

## **Help Me Choose**

Help Me Choose simplifies the search process by matching you to the plans that fit your needs based on answers to three questions. To use Help Me Choose, click a Shop & Compare link, then select any Help Me Choose link.

## **Prescription Profiler**

Prescription Profiler is a powerful proprietary tool that allows you to find the plans that cover your prescriptions with the lowest estimated annual out-of-pocket cost. Search for plans by clicking any Prescription Profiler link.

## **Understanding Medicare**

Clicking the Help tab allows you to access our Understanding Medicare section, which explains many components of the federal Medicare program.


## **My Account and Personal Profile**

Creating an account on our website allows you to save your prescription drug information, add family members, search for and save plans, and to track the status of applications. To create an account, simply click the My Account link.

Once your account is created, consider completing your Personal Profile. The personal profile section of our website allows you to save information on your medical preferences and history. Saving this information to your account helps ensure an accurate, efficient, and quick enrollment.

Even if you choose not to create an account or complete your personal profile, you're still able to search for plans online and compare your options.

# Frequently Asked Questions




OneExchange has simplified complex Medicare decisions for hundreds of thousands of retirees. After helping so many, we understand that many people have similar concerns. Below are answers to some of our most frequently-asked questions.

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

Individual Medicare plans work differently than group health insurance plans. We work with the top national and regional insurance companies to ensure that you will have quality individual plan options. There will likely be individual plans available that are similar to your current plan, but there may be plans that are a better fit for you. Our multiple options give you the ability to find a plan that closely matches your specific needs.

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




What you will pay depends on the type of plan that you select. Our research shows that many people will continue to pay about the same as they did under group coverage with their former employer/benefits provider, but some may pay more and others will pay less. As a general rule, Medicare Advantage plans tend to have lower premiums than Medigap plans but require co-payments for services. Medigap plans tend to have higher premiums with low or no co-payments for services. During the enrollment season your benefit advisor will work with you to understand the costs—and the benefits—of the different coverage options available to you.

## ***Can I continue to use the same insurance company?***

In many cases, yes you can. However, employer-sponsored health plans and individual health plans may work differently, even when provided by the same insurance company. Your current insurance company may not offer an individual Medicare plan that matches your specific needs. We will





compare your current insurance company with other companies, allowing you to find the plan that fits your needs. That plan may be provided by your current company, or you may discover another insurer offers a plan that is a better fit for you.

***Will OneExchange be available to help me next year?***

Yes. When you purchase insurance through OneExchange, we continue to be your advocate for the lifetime of your enrollment. If your medications or needs change, or you move, contact us to determine if your plan is still the right one for you. We are available to help you make changes if necessary.

***Will I pay more for a plan I purchase through you than one I purchase directly from the insurance company?***

The answer is no – your premium will be the same either way. Our business receives a commission from the company when we enroll you in a plan (that is how we are paid for the service we provide) but the commission doesn't affect the premium amount in any way. Additionally, our benefit advisors are objective advocates. To ensure objectivity, a benefit advisor's compensation is never tied to the plan or company you choose.

## Call Us

Give us a call and find out how easy enrollment can be. You'll find the phone number printed on the inside front cover of this guide. To accurately connect you, our automated system may ask a few questions. Be prepared to provide your zip code and the last four digits of your Social Security Number.

You may speak with other representatives before and after you are connected with a benefit advisor. These employees may collect your personal information, help you complete applications, or answer other questions. Whoever you speak to, all our representatives are eager to assist you.

Note that due to legal requirements, you may have to confirm some information multiple times and listen to recorded messages specific to the coverage you select. Most people complete the whole process in one call.

### **Consider your priorities**

You will be asked a few questions in order to evaluate your needs accurately. If you like, write your answers on a separate piece of paper to reference during your call.

- Have you found a plan that interests you? Write down its name and reasons you prefer it.
- Is it important for you to keep your current doctors?
- How many doctors or specialists do you see, and how frequently?
- Do you have any medical conditions or upcoming treatments?
- Do you have a home in another part of the country or do you travel often?
- Do you need routine care while away from home?
- Are you opposed to paying co-payments or deductibles?

# Find Us On:

 ***twitter.com/oneexchange***

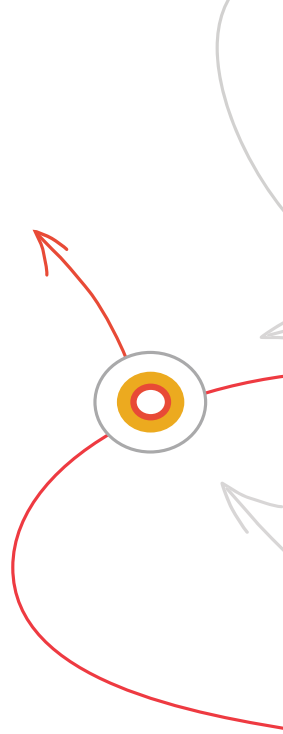
 ***extendconnections.com***

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