



Your 2015

Getting Started Guide

*Prepare for Your
Medicare Enrollment*

OneExchange™
from Towers Watson

Important!

Your current group health care coverage ends December 31, 2014

After reading this guide and collecting your information, the next step will be to complete your personal profile and schedule an appointment to evaluate your options and enroll in new coverage. You can do this online. Or, if you don't have access to a computer, you can schedule your appointment with a phone call.

After setting your appointment, you will call us on the scheduled date. Scheduling an appointment allows us to ensure that a qualified benefit advisor is available to help you choose coverage that fits your needs, at a time that is convenient for you.

How to Contact Us



Contact Us by Phone

1-855-241-5721

(TTY:711)

Monday through Friday,

7:00 a.m. until 8:00 p.m. Central Time



Review Your Options Online

Medicare.OneExchange.com/fermilab

Towers Watson's OneExchange

Trusted advisor for hundreds of thousands of Medicare-eligible participants

Your former employer or benefits provider has chosen Towers Watson's OneExchange to work with you as you evaluate and enroll in new individual coverage, which will replace your current group plan. We look forward to helping you prepare to make an informed and confident choice.

We have helped hundreds of thousands of Medicare eligible participants make the transition from a group plan to individual coverage. We'll take the time you need to understand your options so you can choose the coverage that fits your needs. We are your dedicated resource, and we work for you.

OneExchange is not an insurance company, and you don't have to pay anything to use our services.

We are a resource that offers you a Medicare marketplace with a wide variety of plans from the nation's leading health insurers. The marketplace has Medigap (Medicare Supplement Insurance), Medicare Advantage, and Medicare Part D prescription drug plans, as well as vision and dental plans.

To help you decide which individual plan(s) are right for you, a trained, certified, and licensed benefit advisor will work with you. Your advisor will help you compare, select and enroll in the plan(s) that fit your needs and budget.

Ready to get started?

let's go!



Contact Information and Medicare Details

Collect your personal and Medicare information

To help you make an informed and confident choice during your evaluation and enrollment call, your OneExchange benefit advisor will ask for information about you, and/or your spouse and your current health care needs.

We share your concerns about personal privacy. Rest assured:

- Only your benefit advisor will use the information you provide.
- And, your advisor will use it only to find the health care plans that meet your needs.

Quick overview

You'll need to give us your full legal name, phone number, address, and Social Security number.

You'll also need information from your Medicare ID card, including your name as it appears on your card, your Medicare claim number and your Part A and Part B effective dates.

Important information about covering your spouse

If your former employer or benefits provider covered both you and your spouse, and your spouse (or other dependent) is eligible for Medicare, you can both enroll in a plan through OneExchange. One of the differences with your new coverage is that you and your spouse will each have to enroll in a plan or plans separately. 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.

You are welcome to enroll at the same time, or you can each make a separate appointment to enroll. Just be aware, to ensure we match you to the right plan, the evaluation and enrollment call will probably take about an hour per person (sometimes less, but sometimes more) to complete the whole process.

After you fill in the required information, be sure to file this guide securely with your other important papers.

Have your/your spouse’s Medicare card in hand when you call. Write your personal information below.

Your current phone number:

Your current address:

Your Social Security number(s):


Your Medicare information

Your name as it appears on your Medicare ID card:

Your Medicare claim number (see sample):

Your Part A effective date
(see sample):

Your Part B effective date
(see sample):

	
NAME OF BENEFICIARY DOE, JOHN	
MEDICARE CLAIM NUMBER 123-45-6789-0	
SEX MALE	
IS ENTITLED TO HOSPITAL MEDICAL	
(PART A) (PART B)	EFFECTIVE DATE 01-01-2012 01-01-2012



Your Prescription Medications

Collect your prescription drug information

Prescription drugs can drive your health care costs way up. We'll help you find the drug plans that cover your prescriptions, while minimizing your out-of-pocket expenses.

Find all of the medications you take on a regular basis. You can look through your receipts, call your drug store, or ask your doctor. You'll want to get your medications' dosage, form and quantity, and note how often you take them. Of course, if you have the bottles, you can find the information on the medication label (see sample). Remember to include medications you order by mail. Use a separate piece of paper if necessary.

Drug name

After you’ve provided us with your information on the call, OneExchange will run it through our powerful matching system called “Prescription Profiler,” which will identify cost-effective plans for you based on the medications you take.



YOUR PHARMACY'S
ADDRESS & PHONE NUMBER

DOE, JOHN
123 MAIN STREET
ANYWHERE, USA 12345

LIPITOR 10 MG
TAKE 1 TABLET ONCE DAILY
QUANTITY: 30

NAME & DOSAGE

FORM (tablet, liquid, capsule, etc.)

QUANTITY

Form (tablet, liquid, etc.)	Dosage	Quantity per 30 day period



Your Doctor Information



Collect your preferred doctor/hospital 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.

This is an important step if you choose a Medicare Advantage plan.

Medicare Advantage plans contract with a network of doctors and hospitals. Some plans will provide coverage only if you see doctors within that network. Others provide a reduced level of coverage if you see doctors outside of it. Medigap plans, on the other hand, are accepted by any doctor who accepts Original Medicare patients.

Your doctor's first and last name

To find your preferred doctor information, look at a label or bill for the correct spelling of the name and current address.

Providing your preferred doctors online

If you use a computer, we encourage you to add your preferred doctor information to your online profile. It’s easy and will reduce the amount of time you spend on the phone.

Learn more about how to add your preferred doctor information online in the “Complete Your Personal Profile” section of this guide.

State	City	Zip

Complete Your Personal Profile



Now that you have collected all the information for your personal profile, you're ready to contact us, provide your information, and schedule your evaluation and enrollment call.

If you use a computer, we encourage you to enter your profile on our secure website.

Simply type the website address printed on page two of this guide into your web browser to get started.

If you don't use a computer, or you'd rather talk on the phone, you are welcome to call us! We'll complete your profile and schedule an appointment to talk to a benefit advisor.

Create your account online

Creating an account will allow you to shop for plans during the enrollment season.

It will also let you save the plans you're considering, and track the status of your applications after your enrollment call.

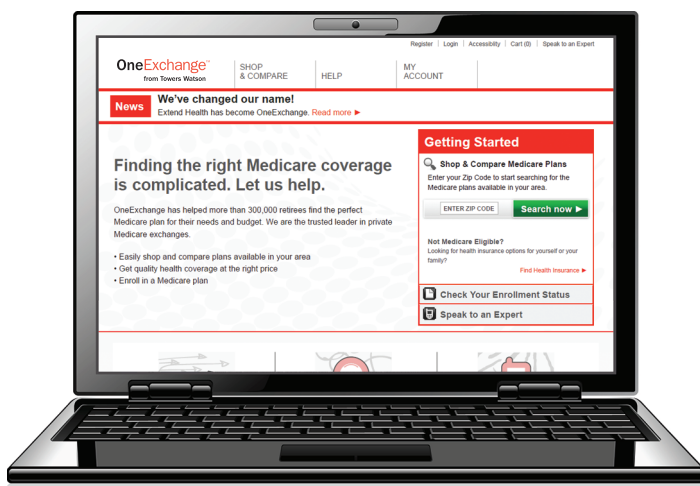
To create an account, just click the **My Account** link.

Complete your personal profile

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

If you don't have a computer, you can call to complete your profile and schedule an appointment. We have scheduled appointments so we can match you with an advisor who is trained, certified, and licensed on your state's plans.

Creating your personal profile and scheduling your appointment are important first steps toward completing your enrollment.



Schedule your call

When you have completed your profile online, you'll see an option asking you to schedule an appointment with us to complete your enrollment at the earliest available date. If you choose not to fill in your online profile, we can fill it out when you call.

Scheduling an appointment saves you time, and will prevent you from spending extra time on hold waiting to speak to a benefit advisor.

As long as you complete your enrollment by the date your previous coverage ends, you will remain covered.



What Happens Next?

What to expect as you complete your enrollment

Creating your personal profile online or on the phone, and scheduling your appointment, are important first steps toward completing your enrollment for 2015.

To help you complete the process, we'll be sending you a comprehensive *Enrollment Guide* in the mail.

After reviewing your *Enrollment Guide*, if you haven't already scheduled your appointment, please do so as soon as possible.

So, watch your mailbox for another package from OneExchange.

Enrollment Guide

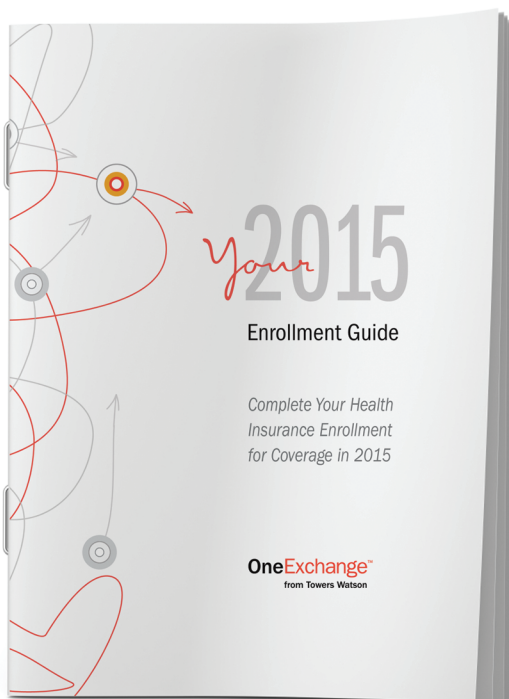
Your *Enrollment Guide* will help you evaluate your coverage options, remind you about how to prepare for your enrollment call, and let you know how to contact us to complete your enrollment. It will help you understand the different types of Medicare supplemental coverage options, and what those differences mean to you.

Important!

Plans vary by the state you live in, and we offer plans in every state in the country—so we can't include specific details of plans in your area within the *Enrollment Guide*.

Although you won't find specific details about the insurance carriers or pricing of the plans available in your area, you can find those details on our website, or by talking with your benefit advisor during your evaluation and enrollment call.

Your *Enrollment Guide* will also cover, in more detail, both what to expect during your enrollment call, and what will happen after you enroll.



Reminder

If you scheduled an enrollment appointment before we mail your *Enrollment Guide*, we'll include the time and date of your appointment in the letter that comes with your *Enrollment Guide*.

You may also receive reminders of your appointment via email or postcard.

After enrollment

A few weeks after you have enrolled in new coverage, you will begin receiving information directly from the insurance carrier(s). From then on, you will have a direct relationship with your insurance provider. However, OneExchange will continue to be your advocate even after your enrollment. We are available to answer questions related to your health insurance throughout the year.



Your Enrollment Guide will help you evaluate your coverage options and prepare for your enrollment phone call.



Frequently Asked Questions

OneExchange has worked with hundreds of thousands of retirees to help simplify Medicare enrollment decisions. Here are answers to some of our most frequently asked questions.

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

We work with top national and regional insurance companies to ensure that you will have quality individual plan options. Individual plans might be similar to your current group plan, but you may be surprised to learn that a different plan could be better suited to your needs. Since we offer multiple options, you'll be able to find a plan that closely matches your specific needs.

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

No—as long as you enroll in your individual plan during your special enrollment period—and before your employer-based group health coverage expires. Insurers also cannot charge you more because a doctor has already 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. Many people will continue to pay about the same as they did under group coverage with their former employer or benefits provider, but some may pay more and others will pay less. Generally, Medicare Advantage plans have lower premiums than Medigap plans, but require copayments for services. Medigap plans tend to have higher premiums with low or no copayments for services. During your evaluation and enrollment call, your benefit advisor will work with you to understand the costs—and the benefits—of the different coverage options available to you.

How long does enrollment take?

Most people are able to complete their enrollment during their scheduled appointment. How long your call will last depends in part on how prepared you are. 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 spouse are both enrolling in new coverage, your call can take two hours or more. But, if you've completed your personal profile online, and scheduled your enrollment appointment in advance, your call may be shorter.

Because we complete the application process on your behalf, we are required by law to confirm your personal information multiple times, and to play recorded messages specific to the coverage you select.

Important!

We understand that these repetitive confirmations and messages can be annoying; Medicare and the insurance companies require us to do this.

Just as your medical provider asks for your name and information several times before and even during a medical procedure, this confirmation method reduces the possibility of errors. The representatives and benefit advisors you speak with during your call are always glad to answer any questions you have about the process.

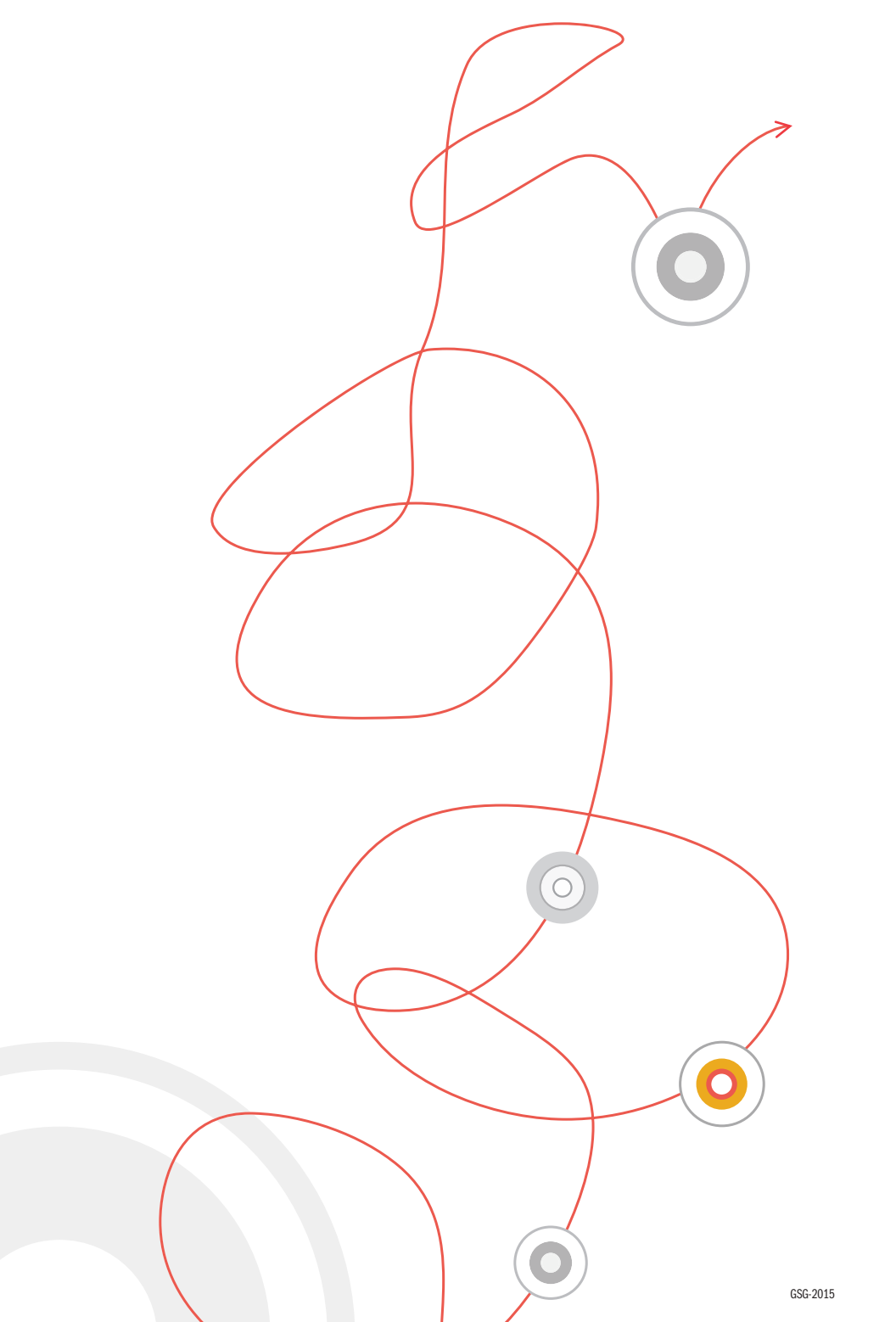
What is a Medicare exchange?

A Medicare exchange—also known as a Medicare marketplace—enables you to shop for and enroll in Medicare supplement plans.

The Medicare exchange that OneExchange operates is a marketplace that offers personalized service, a large selection of individual health plans, freedom of choice, and the value of an open market.

Notes





Find Us On:

 twitter.com/oneexchange

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Extend Insurance Services, LLC is Towers Watson's licensed insurance agency. Extend Insurance Services, LLC is a Utah resident insurance agency (Utah License No. 104741) and licensed as a non-resident insurance agency or otherwise authorized to transact business as an insurance agency in all states and the District of Columbia. Extend Insurance Services, LLC represents, and receives payment of commissions from the insurance companies for which Extend Insurance Services, LLC is an agent and sells insurance products and services, and may receive other performance-based compensation for its sale of the insurance products and services provided to you. Insurance rates for the insurance products and services offered by Extend Insurance Services, LLC are subject to change. All insurance products and services offered by Extend Insurance Services, LLC may not be available in all states. It is your responsibility to enroll for coverage during the annual Medicare Open Enrollment period.

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from Towers Watson

let's go!



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