

Don't let Medicare Intimidate you. You've had to make benefit decisions before as an employee. Let VIVA help you make them now. Here are some questions you may need answered:

I don't want to pay any monthly premiums.

If you don't want to pay any monthly plan premiums, then you should look at VIVA MEDICARE *Plus Rx*. This convenient plan offers many money-saving features, all for \$0 a month in plan premiums.¹

How can I avoid high copays and other out-of-pocket costs?

Some competing plans in Alabama offer low premiums, but then stick you with high, unexpected out-of-pocket costs. VIVA isn't like that. With VIVA MEDICARE *Plus Rx Gold*, there are absolutely no deductibles and no copays for doctor visits or hospital stays. With VIVA MEDICARE *Plus Rx*, we offer some of the lowest, most affordable out-of-pocket costs of any \$0 premium¹ plan in the state.

How else can I save money?

VIVA MEDICARE *Plus* plans have an abundance of additional money-saving plan features like covered annual physicals and eye exams, up to \$20 a month toward fitness center memberships, and unlimited hospital days. Some plans offer up to \$100 a year for eyewear and up to \$100 for a dental exam and cleaning - plus more.

I need a plan with prescription drug coverage.

Our most popular plans (VIVA MEDICARE *Plus Rx Gold*, VIVA MEDICARE *Plus Rx Premier* and VIVA MEDICARE *Plus Rx*) include Medicare Part D prescription drug coverage. You'll also gain the benefit of our extensive nationwide pharmacy network.

Will I be restricted to which doctors and hospitals I can go to?*

Fortunately, VIVA has a huge network of local doctors and hospitals to choose from. We're at every major hospital in our service area. Another thing members love about VIVA is that they don't need a referral to see a specialist. You can get in to see a doctor who can help you - no waiting or bothering with referrals.

How can I know I'm getting a good deal?

Just ask our members. They recently rated VIVA the best plan in the State². We are also the largest plan in Jefferson County. Isn't that the best way to get advice - from someone who has used it?

I want a company that's easy to deal with.

Then you're in luck. VIVA's top-rated² customer service department is located right here in Alabama, so it's easy to talk to one of our helpful plan representatives. No annoying buttons to press or phone menus to go through, just a friendly person ready to help. Call us today at 1-888-830-VIVA (8482). TTY users should call 1-800-548-2546.

I want to make sure the plan I choose is safe and reliable.

There's no need to worry with VIVA. We've been here for over 10 years and we're owned by the world-renowned UAB Health System, so you know it's a plan you can trust.

What if I'm on Medicaid?

If you have both Medicare and Medicaid you're eligible for VIVA MEDICARE *Plus Rx Extra Value*, a plan with no out-of-pocket costs for medical care, very low copays for prescription drugs, transportation services, dental, eyewear, and many other great benefits.

I'm not in the best of health - Am I still eligible to enroll?

As a Medicare beneficiary, you cannot be denied membership in a Medicare Advantage plan due to poor health, disability, or a pre-existing condition (with the exception of End Stage Renal Disease-ESRD). Also, there is no waiting period on any VIVA MEDICARE *Plus* plans.

I need to know more about Medicare in general.

Feel free to call us anytime. We'd love to help answer any of your Medicare-related questions.

I want to talk to someone now.

No problem. Call us with any questions you may have.

¹ You continue to pay your Part B premium to Medicare

² Information Based on the 2008 CAHPS Survey Overall Rating of Health Plans and Customer Service Composite

*You must receive all routine care from plan providers.