Via Benefits Medicare Open Enrollment Period (OEP)
October 15 through December 7, 2026

Changes made during the Medicare Open Enrollment Period will take effect on January 1, 2027.

If you are satisfied with your current coverage and your plan will continue to be offered in 2027, no action is required. Your coverage will generally renew automatically.

If you do make any changes, **please work with Via Benefits to ensure you do not lose eligibility** for your Health Reimbursement Account from Greater New Jersey Conference. If you aren't sure if you need to make changes, please make an appointment with Via Benefits.

During Open Enrollment, you can:

- Review and compare available plans to ensure your coverage continues to meet your needs.
- Enroll in or disenroll from a Medicare Advantage (MA), Medicare Advantage Prescription Drug (MAPD), or stand-alone Prescription Drug Plan (PDP).
  Change from one MA, MAPD, or PDP plan to another.
- Return to Original Medicare and enroll in a Medigap plan (carriers may ask questions about your medical history).
- Enroll or change dental and/or vision plans.

Since you can enroll in a new Medigap plan year-round, Via Benefits recommends you do this before or after Open Enrollment.

Important Information About Plan Changes

Insurance carriers should send annual communications, including the Annual Notice of Change (ANOC), explaining any changes to premiums, benefits, provider networks, formularies, or coverage rules for the upcoming year. Be sure to carefully review all communications from your insurance carrier. Via Benefits will also conduct outreach to participants whose plans are changing or terminating.

Please return any phone calls from Via Benefits during this time period and work with Via Benefits to enroll, if you change plans.

Medigap Policy Changes

Unlike Medicare Advantage and Part D plans, Medigap policies may generally be changed throughout the year. However, you may not always have Guaranteed Issue rights. Medical underwriting may be required when GI rights are unavailable. If you are considering a Medigap

change, contact Via Benefits to discuss whether Guaranteed Issue rights or a Special Enrollment Period may be available.

What's New for Medicare Part D in 2027

- The Medicare Part D annual out-of-pocket maximum will increase to $2,400.
- The Medicare GLP-1 Bridge Program remains available. Qualified Part D enrollees can fill certain GLP-1 medications at a $50 copay. This does not count toward the $2,400 maximum.
- Comparing plans remains important because Part D premiums, formularies, pharmacy networks, and cost-sharing structures can vary significantly between carriers.

Preparing for Open Enrollment

1. Create or update your Via Benefits profile.
2. Schedule an appointment early—individuals with appointments are given priority over those without appointments.
3. Avoid peak call times, particularly Mondays and early the week after Thanksgiving.
4. Complete IVR authentication—make sure you use the information for the person who made the appointment
5. If you call without an appointment, use the Call Me Back functionality.
6. Gather provider, prescription, and Medicare information before calling.
7. Consider online enrollment.
8. Have reasonable expectations, some calls take hours to complete!

After You Enroll

Carrier review and processing may take several weeks. Watch for communications from your carrier confirming your enrollment and coverage effective date.

Need Assistance?

Via Benefits: 866-249-7785
my.viabenefits.com/wespath
Additional resources: https://my.viabenefits.com/help/videos/

The Benefits Staff at the Greater NJ Conference are here to help with general questions. Please call the Conference office to speak with a Benefits team staff person.