

Health Matters

A Guide for Pre-65 Health Care Options

Important health plan information enclosed.





Why am I reading this booklet?

Understanding your healthcare coverage options is more complex than ever. Transamerica is committed to helping you make an informed choice, with tools and resources to guide you in exploring today's new health plan options and the potential savings they may provide. To do this, we've partnered with SelectQuote Senior and Getinsured.

BE SMART *about your coverage*

Pre-65 retirees now have access to shop for health insurance plans through SelectQuote's exclusive partner, Getinsured. Through its proprietary health insurance marketplace Getinsured provides unbiased price comparisons from numerous A-rated insurance carriers to deliver competitive rates on health insurance plans. You can also discover if you are eligible for tax credits offered by the federal government, which can be used to lower premiums on health insurance for you and your family. We encourage you to learn more about this new service to maximize your savings and find the most suitable coverage plan for you.

NEW PLANS & savings are available.

Many plans are now available that offer competitive monthly premiums for Health, Dental and Vision insurance. You may also qualify for tax credits to lower your premiums.

Transitioning to Your New Plan

WITH GETINSURED

1. Evaluate your healthcare needs and available options. Use the workbook on pages 7-10 to guide you.
2. Visit www.transamerica.selectquotebenefits.com or call an agent at 1-866-494-1938 to speak with a licensed agent to learn about your options.
3. Enroll in your new plan and receive coverage materials in the mail from your new health carrier.



UNDERSTANDING Health Insurance:

Even if you're healthy today, you can never predict when you or a family member may get sick or have an accident. Health insurance protects you from unexpected medical costs, improves your access to quality care and encourages a healthier lifestyle.



HEALTH INSURANCE CHANGES: A QUICK OVERVIEW

Starting in 2014, the health insurance market is changing. The Affordable Care Act changes the way insurance companies provide coverage as well as how consumers purchase coverage. Here are a few of the changes happening:

MORE CONSUMER PROTECTION

All health insurance plans (except most sold before March 10, 2010) must cover you even if you have a pre-existing health condition, such as asthma or diabetes. You also cannot be denied coverage if you make a mistake on your application and your insurance company cannot drop your coverage if you get sick. And finally, insurance companies are no longer permitted to set a maximum dollar amount they pay for benefits during your lifetime, meaning that you get unlimited coverage while your policy is active.

FINANCIAL SUPPORT TO MAKE COVERAGE AFFORDABLE

Federal financial assistance is available to individuals and families with low to moderate incomes. This financial support will reduce the cost of health insurance premiums.

PENALTIES FOR BEING UNINSURED

Starting January 1, 2014, most adults over the age of 18 will be required to carry insurance or pay a financial penalty.

The penalty will be phased in over three years and becomes more costly over time. In 2014, the penalty will be 1% of annual income or \$95, whichever is greater.

STANDARDIZATION IN BENEFITS

All health plans must now cover certain services, known as Essential Health Benefits. These benefits fit into the following 10 categories:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including dental and vision care

How to Get Started?

VISIT

www.transamerica.selectquotebenefits.com

AND FOLLOW THESE
EASY STEPS:

STEP 1 **ANSWER** A FEW QUESTIONS
Answer a few questions to see if you qualify for discounts on your health insurance in the form of government tax credits.

STEP 2 **COMPARE** YOUR OPTIONS
View health insurance plans tailored to your preferences, make apples-to-apples comparisons and see your expected costs.

STEP 3 **TAKE** THE NEXT STEP
Enroll in a plan online or call 1-888-389-0927 to get help from a licensed agent over the phone.



WHAT MAKES *sense for you*

When it's time to select your health plan, think about how it will fit into your lifestyle.

Some things to consider:

◆ **COVERAGE**

Are the services you need covered?

◆ **COST**

How much are your premiums, deductibles, and other costs for things like doctor visits or hospital stays? What's the yearly limit for out-of-pocket costs?

◆ **TRAVEL**

Does the plan cover you in another state or outside the U.S.?

◆ **CHOICE OF DOCTOR AND HOSPITAL**

Do your doctors accept the coverage? If not, are the doctors you want to see accepting new patients? Do you have to select your hospital and health care providers from a network?

◆ **PRESCRIPTION DRUGS**

Do you need to join a drug plan? Will you pay a penalty if you join a plan later? What are your prescription drug costs and will they be covered?

◆ **CONVENIENCE**

Where are the doctors' offices? What are their hours? Which pharmacies can you use? Can you get your prescriptions by mail?

Need advice?

GETINSURED CAN HELP.

When you call Getinsured, your licensed agent will:



Your licensed agent will help you find the most affordable plan that makes sense for your lifestyle. With help from Getinsured, you can ensure uninterrupted coverage and rest easy, knowing that you have a licensed agent on your side.



Your Personal Insurance WORKBOOK

To make the process as easy as possible, take a few minutes to fill out the following workbook. By organizing your needs, preferences, and personal information you can better understand what you need from a plan and get prepared to enroll in the best coverage for you.

STEP 1 **PREPARE** YOUR PERSONAL INFORMATION

When you call your Getinsured licensed agent, have your email, phone number and address handy.

STEP 2 **WRITE DOWN** YOUR PREFERRED PHYSICIANS & HOSPITALS

(If you spend significant time out-of-state, include your preferred hospitals there as well.)

Preferred Physicians:

Name: _____
 Phone Number: _____

Preferred Hospitals:

Name: _____
 Address: _____

Phone Number: _____

Name: _____
 Address: _____

Phone Number: _____

STEP 4 **CONSIDER**
YOUR PRIORITIES

Think about what's most important to you, and rank each of the following categories in terms of importance. (1 is least important and 5 is most important.) *If anything is missing from the list, add it in the "other features" space.*

The price of co-pays/co-insurance	1 2 3 4 5
The cost of your annual deductible	1 2 3 4 5
The cost of monthly premiums	1 2 3 4 5
The cost of prescription drugs	1 2 3 4 5
Coverage for specialized services	1 2 3 4 5
Coverage for specialized drugs	1 2 3 4 5
Retaining the same doctor or specialist	1 2 3 4 5
Coverage away from home/while traveling	1 2 3 4 5
Other features: _____	1 2 3 4 5

STEP 5 **THINK**
ABOUT YOUR BUDGET

Making the right health insurance decision means prioritizing benefits you need against the price you're willing to pay. Before you shop, consider the following questions:

- ◆ How much do you have in savings or in your HRA account? If you have savings, you may be comfortable with a higher deductible.
- ◆ How often did you visit the doctor last year? If regularly, a higher premium may be worth the lower office co-pays.
- ◆ How much did you spend on healthcare last year? Pay attention to recurring costs like prescriptions and look for plans with suitable coverage.

THERE IS ABSOLUTELY
no cost to have a

GETINSURED AGENT
Comparison Shop on Your Behalf

STEP 6 *LET YOUR* GETINSURED LICENSED AGENT WALK
YOU THROUGH THE ENROLLMENT PROCESS.

There is absolutely no cost to have a Getinsured agent comparison shop on your behalf. Getinsured agents are licensed agents who can answer your questions and help you make informed decisions. They will help you find a plan that meets your medical and financial needs.

Insurance can be confusing, but you're not alone.



Get a free quote and have your questions answered today.

Call 1-866-494-1938

Or visit www.transamerica.selectquotebenefits.com



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