

Benefits Corner

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By Jim Bonwell, CRA Benefits Chair

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Open Enrollment

Open Enrollment begins October 15 until December 7, 2024. ViaBenefits has made it easy for you to get a quote, compare plan benefits and features, save items to your cart, and enroll — all online at <http://my.viabenefits.com>. Most of the insurance options offered by Via Benefits now feature full online enrollment capabilities. That includes medical coverage, Part D Prescription Drug plans, and dental and vision coverage. Once you've completed your enrollment online, you'll receive confirmation in the mail. Your insurance carrier will provide you with your insurance cards.

When you can't find the answers online, connect with a Via Benefits licensed benefit advisor and get the support you need. You can reserve a time to call by going to <https://app.viabenefits.com/appointments>. Tuesday through Friday are typically less busy. While having an appointment prioritizes your call over other calls, you may experience a short wait during peak call times. The best part about enrolling online means there's no need to spend time calling.

Sources

- [Medicare OEP — The Groove from Via Benefits \(thegrooveviabenefits.com\)](https://thegrooveviabenefits.com)
- [Open Enrollment - Retirees — Chevron](#)

Medicare Changes You'll See in 2025

Here are some of the changes that take effect in 2025 as part of the Inflation Reduction Act of 2022. Part D plans must cap out-of-pocket spending on covered drugs at \$2,000 a year. That change will have a ripple effect on Part D and Medicare Advantage plans' other costs and coverage, making it especially important to review your options during open enrollment this year.

The Part D rules overshadow other Medicare changes that can make a difference in 2025, including Medicare Advantage midyear coverage notices and stricter marketing rules, expanded benefits for family caregivers and access to more mental health providers.

1. \$2,000 out-of-pocket spending cap for prescriptions - The \$2,000-a-year out-of-pocket limit for prescription medications applies to stand-alone Medicare Part D policies and drug coverage in Medicare Advantage plans.
2. No more Part D 'donut hole' or coverage gap - This change simplifies the way Part D works
3. More ways to get weight loss drugs - Medicare is prohibited from covering drugs prescribed specifically for weight loss. But Part D plans can cover popular weight loss drugs when they're ordered for other purposes, such as Ozempic and Mounjaro for type 2 diabetes
4. Subtle changes to your Medicare Advantage coverage - The \$2,000 out-of-pocket spending cap applies to deductibles, copayments and coinsurance in the prescription drug portion of Medicare Advantage plans

5. Midyear statement from your Medicare Advantage plan - The midyear statement will show available benefits that you haven't used — important since those extras are often what persuades a Medicare enrollee to sign up with a particular plan.
6. Expanded program for family caregiver services - A program for dementia patients and their caregivers that launched this year will quadruple in 2025, serving more of the country.
7. A push to add more mental health providers to Medicare - Before this year, licensed marriage and family therapists, mental health counselors and addiction counselors couldn't bill Medicare because they weren't allowed to enroll as Medicare providers. Now they can, and some have

Sources

- [7 Medicare Changes on the Horizon for 2025 \(aarp.org\)](#)

Flu Season is coming

The flu can cause mild to severe illness, and at times can lead to death. During an average flu season, flu can cause millions of illnesses, hundreds of thousands of hospitalizations, and tens of thousands of deaths. A flu vaccine offers the best protection against flu and potentially severe flu-related complications.

Everyone 6 months of age and older should plan to get an updated flu vaccine. All U.S. flu vaccines for the 2024-2025 season are trivalent (three component) vaccines that protect against three influenza viruses: an A(H1N1) virus, an A(H3N2) virus, and a B/Victoria virus.

Don't forget about COVID-19 either. Getting a COVID-19 vaccine is a safer, more reliable way to build protection than getting sick with COVID-19. COVID-19 vaccination helps protect people by creating an immune response without the potentially severe illness or post-COVID conditions that can be associated with COVID-19 infection.

Sources

- [Influenza \(Flu\) | CDC](#)

Chevron Humankind

As we approach the end of the year, it's time to start thinking about those holiday donations. Chevron Humankind supports the causes you care about by offering one-to-one matching contribution to eligible non-profits up to \$3000 per retiree annually. In addition to matching donations, Chevron is committed to volunteerism as a way for retirees to provide hands-on support for their communities. Retirees can request a \$500 grant after volunteering 20 hours with a single non-profit of their choice and another \$500 after 40 hours, for a total of \$1,000 per year.

Information links detailing the Chevron Humankind program can be found on the Benefits page of the Chevron Retirees Association website (<https://www.chevronretirees.org/benefits>). Email chevron-support@yourcause.com or call +1 (866) 751-6031.

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