

**EXPERIENCE STRATEGY.**  
**PROCESS AND METHODS FOR SUCCESS**

# EXPERIENCE STRATEGY.

## Knowledge Management

When you can change your Medicare coverage depends on the plan types involved. If you are considering changing or disenrolling from your current Medicare coverage, please look below to find the scenario that applies to you. This article covers the most common scenarios, but does not cover every possible scenario.

### **Learn more about How Medicare works.**

If you would like to change or disenroll from your plan, please Contact us to speak with one of our licensed benefit advisors. Speaking with a licensed benefit advisor ensures coverage changes are made during a valid enrollment period, and that your funding account is not affected. Our benefit advisors are licensed insurance agents trained and certified in the necessary skills to match you to a plan in your area.

You can switch your Medicare Supplement Insurance (Medigap) policy anytime throughout the year, but you may be subject to medical underwriting unless you have guaranteed issue rights (GI due to a specific circumstance or you are within your 6-month Medigap Open Enrollment Period. When you switch from a Medigap policy with one insurance company to a Medigap policy with another insurance company, wait for the new policy to be issued before calling the previous insurance company to disenroll from the old policy. This ensures there is no lapse in coverage.

### **Medigap to Original Medicare**

You can disenroll from your Medigap policy at any time of the year and return to Original Medicare only; however, medical underwriting may be required to enroll in another Medigap policy after you have disenrolled. To disenroll from your Medigap policy, contact the insurance company directly.

### **Medigap to Medicare Cost plan (without prescription coverage)**

You may enroll in a Medicare Cost plan without prescription drug coverage at any time during the year. Enrollment in a Medicare Cost plan with prescription drug coverage is possible during the Medicare Open Enrollment Period (OEP) or if you have a Special Enrollment Period (SEP).

# EXPERIENCE STRATEGY.

## Brand and Style Guide

### Voice & Tone

Our distinct voice and tone make messaging recognizable. It helps our participants understand who we are, what services we provide, and how we can help them. All BDA communications should strive for uniformity in voice and tone across all participant communication channels. Our tone of voice (when speaking to participants) can be encapsulated with the following passage:

*Via Benefits has the experience, knowledge, and ability to help you through the process of managing and maintaining your health care coverage. We sincerely want to make the process as straightforward and simple as possible. We are your advisers and advocates, guiding you through the complexities of the health care marketplace.*

#### **The BDA voice and tone are:**

- Warm and friendly without being too casual
- Active, confident, instructional
- Wherever possible, replace indirect statements
- Professional and authoritative; knowledgeable
- Neutral and unbiased
- Clear and concise

# EXPERIENCE STRATEGY.

## Brand and Style Guide

### Typography

#### Body copy

The Benefits Delivery & Administration UI Toolkit uses Source Sans Pro which was chosen because of its weights, character sets, legibility, and pleasantness. Our fallback font stack satisfies similar goals as well (Segoe UI, Segoe, Calibri, Tahoma, sans-serif). We use the "Regular" font for body text, the "Bold" font for bolded items (e.g.: `<strong>`), and the "Light" font for headings.

Global default font-size is 18px, with a line-height of 1.428. This is applied to the `<body>` and all `<p>` tags (paragraphs). In addition, paragraphs receive a bottom margin of half their computed line-height (10px by default).

### Accessibility

#### Italics and legibility

Studies have shown that italicized text presents significant legibility issues for those with dyslexia. For this reason, we have chosen to not use italics.

### Contrast

#### Color Contrast

The brand palette, and the grayscale palette use WebAIM's Color Contrast Checker tool.