

*Your* 2014

## Getting Started Guide

*Complete Your Health  
Insurance Enrollment  
for Coverage in 2014 by  
[CoverageEndDate](#)*

**OneExchange™**  
from Towers Watson

## Important!

Your current group health care coverage ends **CoverageEndDate**

After reading this guide and collecting the information it requests, your next step is to complete your personal profile and schedule an enrollment appointment. You can do this online or with a phone call.

After setting your appointment, you will call us on the scheduled date to enroll in your new coverage. Scheduling an appointment allows us to ensure that a qualified benefit advisor is available to help you choose coverage that fits your needs, at a time that is convenient for you.

## How to Contact Us

After you have read this guide and collected the information it requests, you're ready for your enrollment call.

Call us using the phone number below before **<CoverageEndDate>** for assistance evaluating your options and enrolling in new coverage.

Please allow at least one hour per person to complete your call.

### Contact Us by Phone

**ClientPhoneNumber**

(TTY:711)

Monday through Friday,

**BusinessHoursLongVersion**

**Review Your Options Online**  
url

## Introducing Towers Watson's OneExchange

Trusted advisor for hundreds of thousands of Medicare-eligible participants

Your former employer or benefits provider has chosen Towers Watson's OneExchange to work with you as you enroll in new individual coverage, which will replace your current group plan. We are pleased to welcome you to your enrollment period for 2014 Medicare benefits.

OneExchange is not an insurance company. We are a resource that gives you access to a state-of-the-art Medicare marketplace that includes a wide variety of plans from the nation's leading health insurers. We understand that your health care decisions are important, and can be confusing. It's our job to make this process easier.

As the country's largest private Medicare marketplace, OneExchange offers the largest selection of individual Medicare plans from more than 100 national and regional insurance carriers across the country. The individual insurance plan(s) you purchase in our Medicare exchange will replace the group plan provided by your former employer or benefits sponsor.

To help you decide which individual plan(s) are right for you, you'll have the assistance and expertise of a licensed benefit advisor. During your enrollment call your benefit advisor will help you compare, select and enroll in the plan(s) that fit your needs and budget.

We look forward to helping you make an informed and confident choice.

Ready to get started?

let's go!

# Contact Information and Medicare Details

## Collect your personal and Medicare information

Your name, phone number, address, and Social Security Number will be required to complete your enrollment. We will also need information from your Medicare ID card including your name as it appears on your card, your Medicare claim number, and your Part A and Part B effective dates.

## Providing information for your spouse

Please note that your Medicare-eligible spouse must make a separate plan election for 2014 benefits. If your spouse plans to enroll through OneExchange, he or she should collect and provide his or her personal profile information. Use a separate sheet of paper if necessary.

## Protecting your privacy

We share your concerns about personal privacy; the information you provide will be used only by your benefit advisor, and only to find the health care plans that fit your needs. Our privacy policy can be found later in this guide. Once you have provided the information requested, we suggest that you securely file this guide with your other important papers.

## Your personal information

Your current phone number:

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Your current address:

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Your Social Security Number:

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## Your Medicare information

Your name as it appears on your Medicare ID card:

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Your Medicare claim number (see sample):

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Your Part A effective date (see sample):

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Your Part B effective date (see sample):

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NAME OF BENEFICIARY DOE, JOHN		SEX MALE
MEDICARE CLAIM NUMBER 123-45-6789-0		
IS ENTITLED TO HOSPITAL MEDICAL	(PART A) (PART B)	EFFECTIVE DATE 01-01-2012 01-01-2012

# Your Prescription Medications

## Collect your prescription drug information

Providing your prescription information for the past three months helps us find the drug plans with the lowest out-of-pocket expenses that cover your prescriptions.

Once you have provided your prescription information, OneExchange uses a proprietary and powerful matching system called Prescription Profiler to identify the most cost-effective plans based on your unique needs.

It is helpful to provide information on your medications' dosage, form, quantity, and how often you take these drugs.

All this information can be found on the medication label (see sample). Don't forget to include medications you order by mail. Use a separate piece of paper if necessary.



YOUR PHARMACY'S  
ADDRESS & PHONE NUMBER

DOE, JOHN  
123 MAIN STREET  
ANYWHERE, USA 12345

**LIPITOR 10 MG**  
TAKE 1 TABLET ONCE DAILY  
QUANTITY: 30

**NAME & DOSAGE**

**FORM** (tablet, liquid, capsule, etc.)

**QUANTITY**

Drug name	Form (tablet, liquid, etc.)	Dosage	Quantity per 30 day period

# Your Doctor Information

## Provide your preferred doctor information (optional)

If it is important for you to keep seeing any of your current doctors or specialists, we may need to verify whether or not your preferred doctors participate with specific plans.

Providing your preferred doctor information is optional. Depending on the coverage you select, your doctor information may not be required to complete your enrollment, and may not be requested. Having this information available, however, will save time if it is needed.

If you wish to provide your preferred doctor information, refer to a label or bill for the correct spelling of the name and current address.

## Providing your preferred doctors online

Once you have collected your preferred doctor information, we encourage you to provide it to us online, using the website address printed on the inside front cover of this guide. Entering information about your preferred doctors online is easy and will reduce the amount of time you spend on the phone.

Learn more about how to add your preferred doctor information online on the “Complete Your Personal Profile” pages of this guide.

Your doctor's first and last name	State	City	Zip Code

# Complete Your Personal Profile

## Ensure an accurate and efficient enrollment

Now that you have all the information for your personal profile, you're ready to contact us, provide your information, and schedule your enrollment call. While you may call us to complete your profile, we encourage you to try using our website.

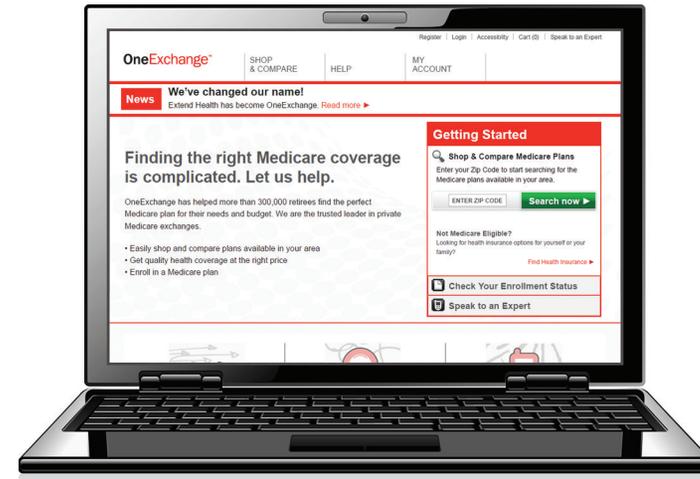
Using our website is optional. You can provide your personal profile information over the phone. While you don't have to go online if you don't wish, our online tools are easy to use, and using them can help reduce the amount of time you spend on the phone. Enter the website address printed on the inside front cover of this guide into your web browser to get started.

## Create your account

Creating an account will allow you to search for and save plans during the enrollment season, and track the status of your applications after your enrollment call. To create an account, click the My Account link.

## Complete your personal profile

After you create your account, our website walks you through the process of completing your profile. You may be asked to confirm information that already appears in your personal profile. This information was provided to us by your former benefits provider, and confirming that it is up-to-date helps ensure an accurate enrollment.



## Schedule your enrollment call

After you have completed your profile you have the option to schedule an appointment to complete your enrollment at the earliest available date. Rest assured that no matter when your appointment is, you will complete your enrollment and experience no interruption of health care coverage, provided you contact us and complete your enrollment by the date printed on the cover of this guide.

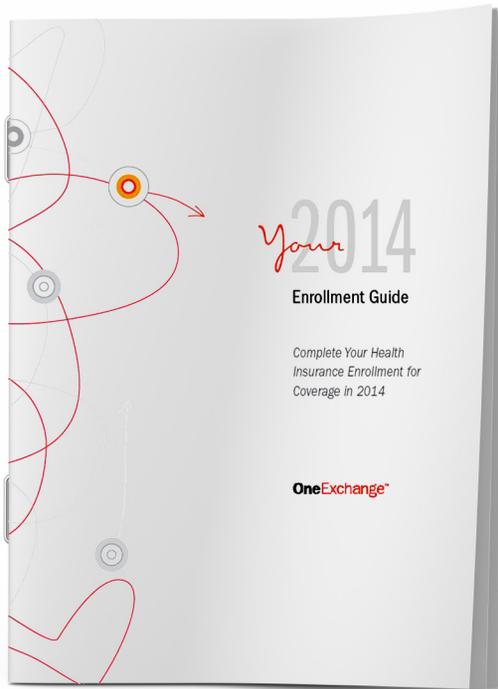
This scheduled call is your dedicated time to speak with a benefit advisor who will assist you in evaluating and enrolling in a plan for the coming year.

Scheduled appointments are offered only to those who have completed their profile. If you choose not to complete your profile before your enrollment call, you'll still be able to enroll, but you may spend time on hold waiting to speak to a benefit advisor, and your enrollment call may take longer.

# What Happens Next?

## What to expect as you complete your enrollment

Creating your personal profile is an important first step as you complete your enrollment for 2014. Next you will receive an *Enrollment Guide* in the mail, which will help you evaluate your coverage options. After reviewing your *Enrollment Guide*, you will contact us and complete your enrollment.



## Enrollment Guide

Your *Enrollment Guide* will help you evaluate your coverage options, prepare for your enrollment call, and tell you how to contact us to complete your enrollment.

Unlike the information that may have been provided by your

former benefits provider, your *Enrollment Guide* will not contain information about the specific insurance plans available to you. Information on specific plans is available on our website, and will also be provided during your enrollment call.

Your *Enrollment Guide* will describe the different types of Medicare supplemental coverage, will help you evaluate which type of coverage may suit your needs, and explain what to expect during your enrollment call and after enrollment.

## Enrollment call

If you choose to schedule an enrollment appointment, and schedule your appointment before your *Enrollment Guide* has mailed, the time and date of your appointment will be confirmed in the letter that accompanies your *Enrollment Guide*.

You may also receive reminders of your appointment via email or postcard.

## After enrollment

A few weeks after you have enrolled in new coverage, you will begin receiving information directly from the insurance carrier(s). From then on you will have a direct relationship with your insurance provider. However, OneExchange will continue to be your advocate even after your enrollment. We are available to answer questions related to your health insurance throughout the year.

# Frequently Asked Questions

OneExchange has simplified complex Medicare decisions for hundreds of thousands of retirees. After helping so many, we understand that many people have similar concerns. Below are answers to some of our most frequently-asked questions.

## ***Will my new plan be as good as my current plan?***

We work with the top national and regional insurance companies to ensure that you will have quality individual plan options. There will likely be individual plans available that are similar to your current group plan, but there may be plans better suited to your needs. Our multiple options give you the ability to find a plan that closely matches your specific needs.

## ***Are my options and rates affected by my current or past health?***

No. For people changing from employer-based group health coverage to individual coverage, there are no health-based restrictions, nor are any “penalties” reflected in your premiums.

## ***What can I expect to pay for my new plan?***

What you will pay depends on the type of plan that you select. Our research shows that many people will continue to pay about the same as they did under group coverage with their former employer, but some may pay more and others will pay less. As a general rule, Medicare Advantage plans tend to have lower premiums than Medigap plans but require co-payments for services. Medigap plans tend to have higher premiums with low or no co-payments for services. During the enrollment season your benefit advisor will work with you to understand the costs—and the benefits—of the different coverage options available to you.

## ***How long does enrollment take?***

Most people are able to complete their enrollment during their scheduled appointment. Call duration varies, but most calls average slightly more than an hour for each individual. If you and your spouse are both enrolling in new coverage, your call can take two hours or more. Those who have completed their personal profile, and who have scheduled an enrollment appointment in advance, tend to have shorter calls.

Note that during your enrollment call you will be asked to confirm your personal information, or to repeat it, several times. We understand that these repeated confirmations are inconvenient, but we are required by Medicare and our insurance partners to verify your information during enrollment. Multiple confirmations are necessary to ensure that you are accurately enrolled, and that your application is legally compliant. This confirmation process reduces the possibility of errors, similar to when your medical provider asks for your name and information several times before a medical procedure.

## ***What is a Medicare exchange?***

A Medicare exchange enables you to shop for and enroll in Medicare supplement plans.

The Medicare exchange operated by OneExchange is a marketplace that offers the personalization of individual health plans, the freedom of choice, and the value of an open market.

Towers Watson's OneExchange was formerly Extend Health, Inc., a Towers Watson Company. The Privacy Policy below will be updated to reflect the new name at a later date.

## Privacy Policy

This Privacy Policy is hereby incorporated by reference into the Extend Health, Inc. Terms of Service (<https://www.extendhealth.com/about/licensing-legal>), and applies to information collected by Extend Health, Inc. (a Towers Watson company) and its subsidiaries (collectively, "Extend Health") in connection with your use of Extend Health's websites (the "Sites") and our services, which include providing you with information about insurance options, assisting with the selection of and enrollment in an insurance plan, providing you with an opportunity to interact with other users, and other products and services that may be available to you (the "Services"). In this Privacy Policy, the words "you," "your," and "customer" are used to mean you, an individual user from whom Extend Health has collected personal information through the Sites, including for purposes of assisting in administration of an employer's plan or enrolling in an individual health plan by an Extend Health benefit advisor. Other capitalized terms used but not defined in this Privacy Policy are defined in the Terms of Service. As a provider of services and products that involve compiling personal information, Extend Health takes your privacy very seriously. We may not collect all of the types of information described below, however, this policy explains how we handle and protect your personal information and protected health information. When you enroll in a particular health plan, it will have its own privacy policies that describe how your information will be treated. To obtain a copy of your health plan's HIPAA-mandated Notice of Privacy Practices, please contact the member services number on your health plan ID card.

### Information we collect

Extend Health collects information that helps us to serve your needs, provide you with personalized customer service and fulfill our legal and regulatory obligations. Depending on the services that we provide to you and any services that you might request, we collect information such as

1. information provided by you or your current or former employer ("employer") or labor union, and if this information is not available from your employer or labor union, we may collect it from third party sources, including your contact information,
2. responses from you and others appointed by you regarding your health care providers and any medications you may take,
3. information about your relationship with us, such as products purchased through Extend Health and your transaction histories,
4. information necessary to provide customer service such as demographic information, gender, location and preferences when such information is linked to other information that identifies you,
5. information from health care providers such as hospitals, doctors, and laboratories, and
6. information about your health condition received from your health plan. Your personal information is also used to identify you and maintain the security and privacy of your benefits.

### **Registering with us; information you provide**

We collect personal information from you when you register with us and when you voluntarily submit or post information about yourself using certain features of the Sites (such as comments to blogs or personal stories you submit). You may register with us through the Sites or through our customer service centers by providing or confirming certain personal or contact information (e.g., name, address, Social Security Number, email address, phone number, gender, date of birth) to one of our benefit advisors. When you create an account on our Sites you are required to select your own username and password that you will need to use to access your account.

### **Applying for health insurance and other products**

If you apply for health insurance or other products through our website, we may ask you to provide us with personal information and/or health information relating to you and any family member who will be included on your application. This information will be used by your chosen insurance company, agent or plan administrator to process your application. Additionally, we may ask you to provide us with credit card or bank account information, which will be used by your chosen insurance company or plan administrator to process your application and collect any fees associated with your application or insurance premiums upon approval of your application.

### **Surveys; user submissions**

If you provide information or feedback to us through online surveys, various forms and features of the Services or other interactive forms, including posting comments to blogs, submitting retirement stories to us, or sending us comments, we use this information to operate and enhance the Sites and to better understand your health insurance needs and to provide quality products, services and other opportunities. We plan to use any information we obtain from you to help us continually improve our customers' experiences.

### **Technical information and cookies**

When you use the Sites, we may automatically record certain information from your web browser and/or your computer or other device that you use to access the Sites, using different types of technology, including cookies, standard log files, "clear gifs" or "web beacons." These technologies generally consist of a text file that is transferred to your computer's hard drive for record-keeping purposes and to enhance the quality of your visit to the Sites. This "automatically collected" information may include your Internet Protocol (IP) address, device model and/or type, device address or ID, web browser, operating system, the content you view on the Sites, actions you take using the Sites, and the dates and times that you use the Sites, as well as search queries you may have used to find the Sites.

We may use persistent cookies (that remain in place after you exit the Site to help us recognize you when you return) and temporary, session cookies that will be deleted when you exit the Sites. For example, we may use a persistent cookie to associate you with your plan or to remember your choices on the Sites, but this only works when cookies on our Sites are enabled.

### **We do not use technology that recognizes a "do-not-track" signal from your web browser.**

We permit limited third parties to place cookies through the Sites to provide us with better insights into the use of the Sites or user demographics or to provide relevant advertising to you. These third parties may collect information about a consumer's online activities over time and across different websites when he or she uses our website. For example, we utilize Google Analytics and Quantcast to analyze usage patterns of the Site. Google Analytics generates a cookie to capture information about your use of the Site which Google uses to compile reports on website activity for us and to provide other related services. Google may use a portion of your IP address to

identify their cookie, but this will not be associated with any other data held by Google.

We may also permit third party service providers to place cookies through our Sites, as indicated above, to perform analytic or marketing functions where you are notified of them and you have consented to the usage. We do not control the use of such third party cookies or the resulting information and we are not responsible for any actions or policies of such third parties.

Your use of our Site will be deemed to be your consent to the placement of cookies on your computer or other device. If you prefer not to receive cookies through our Site, you can set your browser to either reject all cookies, to allow only “trusted” websites to set them, or to accept only those cookies from those sites you are currently on. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you log onto and use the Sites.

You can set your browser to refuse cookies, but doing so will limit system performance and may even cause certain features of the Sites to malfunction or not work at all.

### **Social Security Numbers, Health Insurance Claim Numbers and Taxpayer Identification Numbers**

We may collect your Social Security Number and/or Health Insurance Claim Number from you or your employer or labor union in the course of our regular business functions. Also, in certain circumstances we receive Social Security Numbers or Taxpayer Identification Numbers in connection with an individual’s prospective, current or former employment with Extend Health. It is the policy of Extend Health to protect the confidentiality of Social Security Numbers, Health Insurance Claim Numbers and Taxpayer Identification Numbers. We use these types of data to carry out our business needs and to comply with local, state and national governmental

requirements. We do not use this information for internal identification purposes.

Extend Health has adopted administrative, physical and technical safeguards and procedures to restrict access to this information to those employees or agents who need to use it for our business purposes and to protect it from unauthorized access, use, disclosure, and destruction. We may disclose this information to third parties, such as a third party provider of contact information verification services, who agree to protect this information and to keep it confidential and secure. When we dispose of records containing personal information we will use a means, such as shredding, that renders the information unreadable. Our employees periodically undergo training regarding the safeguarding of personally identifiable information, including Social Security Numbers.

### **Information about children**

Because of the nature of our business we do not solicit or intentionally receive information from children under the age of 13. Parents and legal guardians are permitted to provide us with information about their children.

### **Use of personal information**

Any personally identifiable information you give us will be used for our general commercial purposes, including to provide, support, develop, and enhance the features of the Sites and the Services, and to provide any product, service or other information that you request. We may use your information to provide applications and services to you, and to display customized content. We may also use personal information for certain auditing, research and analysis activities to operate and improve Extend Health’s technologies and services. Your personal information may also be used to set up, process, or contact you regarding your account. We may use your email address to contact you to respond to your inquiries or to provide information on products or services to you. You can

elect not to receive emails from us either by “unsubscribing” to an email that you receive or by contacting us as indicated below. When we use your personal information, it may be processed on our servers in the United States of America and in other countries, and your information may be processed on a server that lies outside your own country. When we use personal information in certain of our internal marketing efforts, we provide you with choices (see “[Choices](#)” below).

### **Sharing of your personal information**

We are not in the business of directly selling your information. Nonetheless, we may disclose certain of your personal information to third parties in connection with the operation of our business in a variety of circumstances, including the following:

#### **In general**

We may disclose information about you to unaffiliated third parties if:

1. you request or authorize it,
2. the information is provided to help complete a transaction for you,
3. the information is provided to comply with the law, applicable regulations, court orders or subpoenas, to enforce our Terms of Service or other agreements, or to protect our rights, property or safety or the rights, property or safety of our users or others (e.g., to a consumer reporting agency for fraud protection etc.),
4. the disclosure is done as part of a purchase, transfer or sale of services or assets (e.g., in the event that some or all of our assets are acquired by another party, customer information may be one of the transferred assets),

5. the information is provided to our agents, outside vendors or service providers to perform functions on our behalf (e.g., analyzing data, providing marketing assistance, providing customer service, processing orders, etc.), or
6. to others as described in this Privacy Policy.

#### **Insurance companies and authorized plan administrators**

If you submit an application for an insurance product offered by us, we will disclose your personal information to your chosen insurance company to process your application. If you enroll in a health subsidy account (such as a Health Reimbursement Arrangement) or other similar account offered through an authorized plan administrator with whom we have associated, then we may disclose your personal information to that trustee or administrator in order to complete your enrollment in the account. These partners are only allowed to use your personal information to process your requested quote, application or enrollment and are contractually obligated to maintain strict confidentiality and security with respect to your personal information.

#### **Service providers**

We may disclose your personal information to other companies that help us process or service your insurance application or correspond with you. For example, we may provide your personal information to a service provider to verify your mailing address, phone number and email address. The companies we hire to process or service your insurance application or to correspond with you are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality and security with respect to your personal information.

### **Marketing use**

We do not disclose your personal information to third parties for their own marketing uses. We may use your information to provide you with information about third parties' goods or services unless you tell us not to. (See "[Choices](#)" below)

### **Other users**

By their nature, certain features of the Services enable you to post and communicate information that will be publicly available to other users in a variety of ways. For example, if you submit a comment to a blog posting, or a retirement story, it may be published on the Sites and elsewhere (as provided in the Terms of Service). Any personally identifiable information that you voluntarily choose to include in a public area of the Sites, such as a User Submissions that you post, will be made available to other users who access that content. Once you make your personally identifiable information available to others in any of these ways, it may be collected and used by the recipients without restriction. Note that if and to the extent that Extend provides you with tools to configure, restrict, or limit access to such postings, we cannot guarantee that use of these features will prevent access to information you post, whether surreptitiously or otherwise.

### **Legal obligations**

For information that is considered "protected health information" under the federal Health Insurance Portability and Accountability Act of 1996, as amended ("[HIPAA](#)"), you have the right to see and copy that information, receive an accounting of disclosures of the information from your health plan and amend that information. If you believe your rights have been violated, you have the ability to file a complaint with your health plan or with the Secretary of the U.S. Department of Health and Human Services. Additionally, the use and disclosure of certain

"non-public personal financial and health information" is regulated by the Gramm-Leach-Bliley Act of 1999 ("[GLBA](#)"), and your disclosure of such information to us and our business associates is governed by the terms of GLBA.

### **Aggregate information**

Extend may disclose aggregated, non-personally-identifiable information to interested third parties to assist such parties in understanding the usage, viewing, and demographic patterns for certain programs, content, services, advertisements, promotions, and/or functionality on the Sites or in connection with providing the Services.

### **Security**

Extend employs and maintains administrative, physical and technical safeguards to protect your personal information, and to restrict access to those employees and contractors who need to know your personal information to provide products and services to you. Any employee or contractor who violates our Privacy Policy may be subject to disciplinary action. Please note that this is not a guarantee that such information may not be accessed, disclosed, altered, or destroyed in connection with a breach of any of our administrative, physical, or technical safeguards. Our Sites utilize secure technology, such as SSL, to protect information that you provide us. You will see "https" in the URL address when this technology is in use on one of our pages. However, we cannot ensure or warrant the security of any information you transmit to Extend, and you do so at your own risk.

While we take steps to protect your personal information and to keep it secure, you also play a role in protecting your information. Please safeguard your user name and password and do not share them with others. You can help to maintain the security of your online transactions by not sharing your log-

in information with anyone. If we receive instructions using your log-in information we will assume that the instructions have been authorized by you. You agree to notify us immediately of any unauthorized use of your account, if your log-in information is lost or stolen, or any other breach of security.

### **Contact us; updating your information**

If you want to correct or update your personal information, you may log in to your user account on our website, or contact us by email at [support@towerswatson.com](mailto:support@towerswatson.com) or by mail at:

#### **Customer Service**

##### **Towers Watson**

**10975 S. Sterling View Drive, Suite A1  
South Jordan, UT 84095**

We may ask you for identifying information when you call or write to us concerning your account. We will share your messages with those within our organization that are most capable of addressing the issues contained in your message. We preserve the content of your e-mail, your e-mail address and our response so that we can efficiently respond to any questions you might have. We also do this in an effort to meet legal and regulatory requirements. We will use reasonable efforts to respect your request not to be contacted by e-mail.

### **Choices**

We may contact you to survey your satisfaction of our Services and/or to inform you of additional products and services that we offer directly to you or on behalf of a third party. You may opt out of receiving these surveys and/or notices from us. If you want to opt out of receiving these surveys and/or notices, you may use our email opt-out page located at [www.extendhealth.com](http://www.extendhealth.com).

[com/preferences/opt-out](http://www.extendhealth.com/preferences/opt-out), or you may contact us by email at [support@towerswatson.com](mailto:support@towerswatson.com) or by mail at:

#### **Sales Support**

##### **Towers Watson**

**10975 S. Sterling View Drive, Suite A1  
South Jordan, UT 84095**

Please note that you will still receive communications from us regarding your insurance quote, application or policy even if you opt out of receiving our surveys and/or notices of additional products and services.

### **Sites we link to**

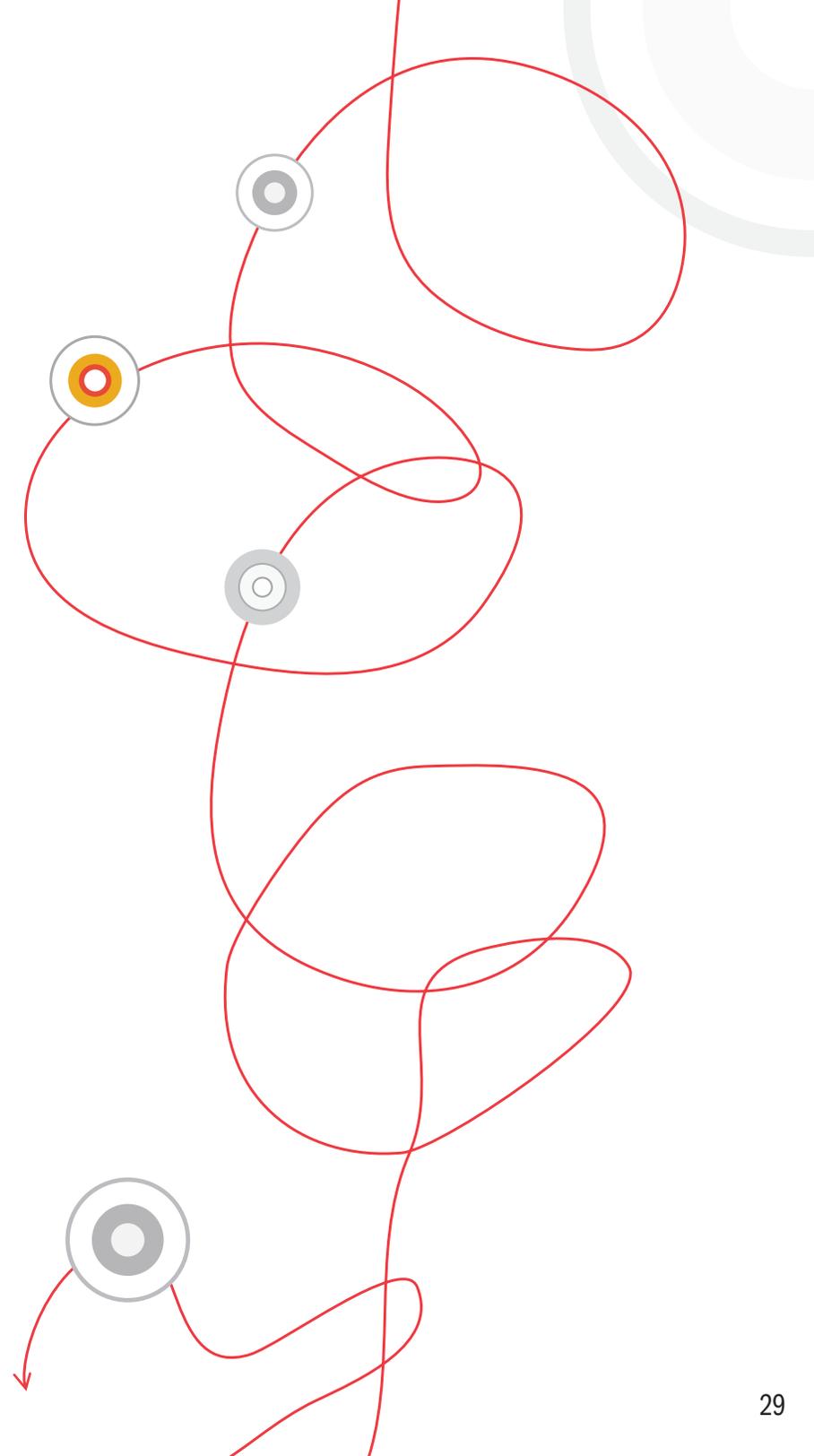
If you choose to use any of the links that we provide to our partner companies, sponsors, and other third party resources, you will leave our website and navigate to a new website. Protection of your privacy at websites other than ours will be governed by the privacy policy of those sites. Take the time to read the privacy policies on those sites. Because third party websites are not under our control, we cannot be responsible for the privacy practices of such websites or pages and we do not endorse any of third party websites or pages, the services or products described or offered on those sites or pages, or any of the content contained on those sites or pages.

### **Changes to this Policy**

We may update this Privacy Policy at any time, without advance notice. In the event there are significant changes to this Privacy Policy, we will display a prominent notice in the privacy portion of the Extend Sites and let you know the effective date of the changes. In the event we make a material change to our information privacy practices that affect the personal

information already stored in our database, we will post the revised privacy policy and new effective date in the privacy portion of the Extend Sites and may take other steps to advise you about the changes. If you have any questions or comments or receive any unwanted e-mail from this site, please contact our webmaster via e-mail at [privacy@towerswatson.com](mailto:privacy@towerswatson.com).

Last updated: January, 2014



## Find Us On:

 [twitter.com/oneexchange](https://twitter.com/oneexchange)

 [extendconnections.com](http://extendconnections.com)

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Extend Insurance Services, LLC is Towers Watson's licensed insurance agency. Extend Insurance Services, LLC is a Utah resident insurance agency (Utah License No. 104741) and licensed as a non-resident insurance agency or otherwise authorized to transact business as an insurance agency in all states and the District of Columbia. Extend Insurance Services, LLC represents, and receives payment of commissions from, the insurance companies for which Extend Insurance Services, LLC is an agent and sells insurance products and services and may receive other performance-based compensation for its sale of the insurance products and services provided to you. Insurance rates for the insurance products and services offered by Extend Insurance Services, LLC are subject to change. All insurance products and services offered by Extend Insurance Services, LLC may not be available in all states. It is your responsibility to enroll for coverage during the annual Medicare Open Enrollment period.

**OneExchange™**  
from Towers Watson



**let's go!**

