

GETTING STARTED GUIDE

PREPARE FOR 2013 MEDICARE ENROLLMENT



INSIDE YOU'LL LEARN



**WHO WE ARE.
WHAT TO EXPECT FROM US.**



**WHAT INFORMATION TO
PREPARE FOR ENROLLMENT.**



**HOW TO PROVIDE
INFORMATION & SIMPLIFY
YOUR ENROLLMENT.**



**WHAT TO EXPECT NEXT.
ANSWERS TO FREQUENTLY
ASKED QUESTIONS.**

How To Contact Extend Health

After you have reviewed the contents of this guide and collected the requested information, go online or call us to complete your personal profile. Doing so will expedite your enrollment call, and allows you to schedule your enrollment appointment at a time convenient for you.



ONLINE

www.extendhealth.com/motorolasolutions



PHONE

1-855-535-7155

(TTY: 711)

8 am–9 pm, Mon–Fri, Eastern Time



Introducing Extend Health!

Trusted advisor for hundreds of thousands of Medicare-eligible participants

Your former employer has selected Extend Health to work with you as you evaluate and select your Medicare coverage for 2013.

Extend Health is not an insurance company or carrier. 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.

To ensure you are accurately and efficiently enrolled in the right plan(s) for your needs, Extend Health needs specific information from you. This *Getting Started Guide* explains what information we require, how to provide it, and how doing so simplifies your enrollment.

After you have reviewed this guide, and collected the requested information, provide it to us online or by phone, using the contact information on the opposite page. You will then be able to schedule an appointment to evaluate your coverage options and enroll in the plan(s) that best fit your needs and budget.

We are pleased to have the opportunity to assist you, and help you make an informed and confident decision as you select your health care coverage for 2013.





Gather Your Information

Collect your information for an easy, quick enrollment experience

Enrolling you in the right plan for your needs requires information on your medical preferences and history. Extend Health refers to this information as your "personal profile." To help you collect this information, we've provided worksheets on pages 6 through 11 of this guide.

GETTING STARTED

Before you go online or call us, review pages 6 through 11 of this guide, and collect the requested information. Having it in advance expedites your enrollment, whether you complete your profile online or over the phone.

After it's collected, contact us using the information printed on the inside front cover of this guide to provide your information and to schedule your enrollment call. Please note that you should not return this guide to us in the mail. We will collect your information over the phone, or via our website.

COMPLETE YOUR PROFILE ONLINE

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. If you have questions, simply call us and speak to a trained expert.

Learn more about how to complete your profile online on page 12 of this guide.





Contact Information & Medicare Details

Your name, current phone number and 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 spouse and/or eligible dependent(s) must make their own plan elections for 2013 benefits. If your spouse plans to enroll through Extend Health, he or she should collect and provide his or her personal profile information. Collect all the information requested in this guide for your spouse on a separate piece of paper, for reference when your spouse completes his or her profile online or over the phone.

PROTECTING YOUR PRIVACY

Extend Health shares 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 on pages 18 through 26. Once you have provided the information requested, we suggest that you securely file this guide with your other important papers.

My current phone number:

.....
.....

My current address:

.....
.....
.....

My Social Security Number:

.....
.....

My name (as it appears on your Medicare ID card):

.....
.....

My Medicare claim number

(see sample):

.....
.....

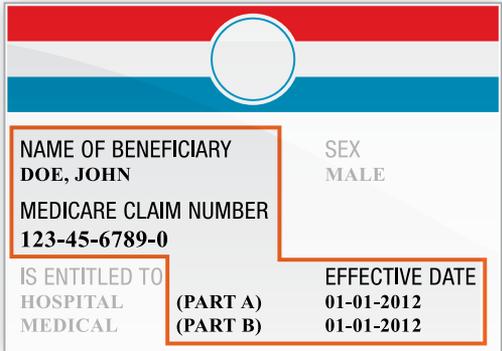
My Part A effective date

(see sample):

.....
.....

My Part B effective date (see sample):

.....
.....





Complete Your Personal Profile

Ensure an accurate and efficient enrollment

Now that you have collected the requested information, you're ready to contact Extend Health, complete your personal profile and schedule your enrollment call. While you may call us to complete your profile, we encourage you to give the Extend Health website a try.

Completing your profile online is simple and easy, and once you're online there are many more things you can do. Enter the website address printed on the inside front cover of this guide into your web browser to get started.

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. If you have questions, simply call us and speak to a trained expert.

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 on the Extend Health website.



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 employer, and confirming its accuracy expedites your enrollment.

SCHEDULE YOUR ENROLLMENT CALL

After you have completed your profile you have the option to schedule an enrollment appointment at a time that is convenient for you.

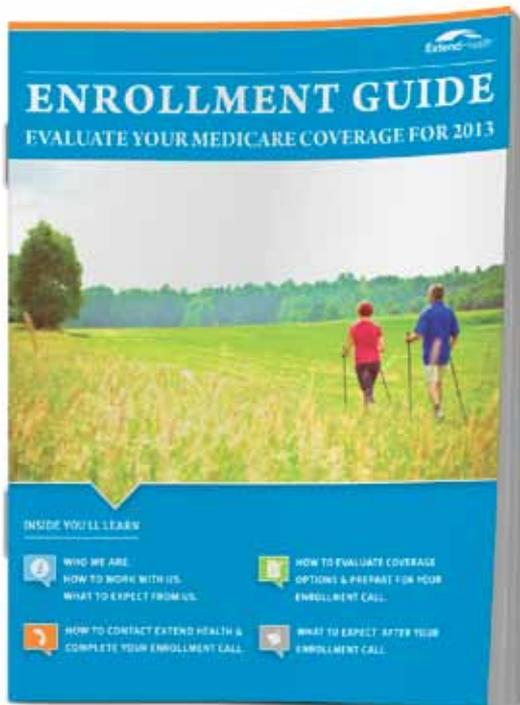
This scheduled call is your dedicated time to speak with a benefit advisor who will assist you in evaluating and enrolling in a plan for the coming year.

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?

Collecting your information and completing your personal profile is the first step towards completing your enrollment for 2013. Next, you will evaluate your coverage options, contact Extend Health, and complete your enrollment.



ENROLLMENT GUIDE

In the coming weeks you will receive an *Enrollment Guide* in the mail. This guide will help you evaluate your coverage options, prepare for your enrollment call, and tell you how and when to contact Extend Health to complete your enrollment.

GETTING STARTED GUIDE

Your Enrollment Guide

Evaluate Your Medicare Coverage Options for 2013



YOUR FORMER
EMPLOYER'S LOGO

John Doe
123 Standard Avenue
Apt. 123
City, State 00000

Your enrollment call details will be printed here in the cover letter that accompanies your Enrollment Guide.

YOUR ENROLLMENT CALL

You have scheduled an appointment to complete your enrollment. Call us at the date, time & number below, allowing at least one hour for your call.

Month, Day, 2013
00:00 a.m. Eastern Time

1-800-000-0000
(TTY)

retirees. Best of all, Extend Health's services are provided to you or your spouse.

Included in this mailing

The enclosed *Enrollment Guide* introduces our services, explains how to evaluate your options and complete your enrollment, and what to expect after you have enrolled. Please review it carefully, and collect the requested information before your call. Doing so ensures you will be accurately and efficiently enrolled in the plan that best fits your needs.

Ensure continued coverage

To avoid a disruption in coverage, contact Extend Health and complete your enrollment before your coverage end date. You are guaranteed



ENROLLMENT CALL

If you have scheduled an enrollment appointment, its time and date will be confirmed in the letter that will accompany your *Enrollment Guide*. You may also receive reminders of your appointment via email or postcard. A few weeks after you have enrolled in the plan(s) you have chosen, you will begin receiving information directly from your new insurance carrier(s). Even then Extend Health continues to be your advocate. We are available to answer questions related to your health insurance throughout the year.



Frequently Asked Questions

We at Extend Health understand that your health care decisions are important, but can be confusing. Below are answers to some of our most frequently asked questions.

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

Individual Medicare plans work differently than group health insurance plans. 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 those 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. Extend Health’s 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 copayments for services. Medigap plans tend to have higher premiums with low or no copayments for services. During the enrollment season your Extend Health 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 in one call. Call duration varies, but most calls average slightly more than an hour. Those who have completed their personal profile, and who have scheduled an enrollment appointment in advance tend to have shorter calls.

What is a Medicare exchange?

A Medicare exchange enables individuals to shop for and enroll in Medicare supplement plans. Individuals are able to compare thousands of plans from more than 75 of the nation's leading health insurance carriers choosing the coverage that is right for them.

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

Privacy policy

This Privacy Policy is hereby incorporated by reference into the Extend Health Terms of Service (<https://www.extendhealth.com/about/licensing-legal>), and applies to information collected by Extend Health, Inc. 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

GETTING STARTED GUIDE

from your employer or labor union, we may collect it from third party sources,

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., email address, phone number, gender, date of birth) to one of our benefit advisors.

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 session cookies that will be deleted when you exit 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 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 Health 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 (“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 Health 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

We are committed to protecting your privacy and preventing the unauthorized access and use of your personal information. Extend Health 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. We cannot ensure or warrant the security of any information you transmit to Extend Health, 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. 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.

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@extendhealth.com or by mail at:

Customer Service, Extend Health
10975 S. Sterling View Dr.
South Jordan, UT 84095

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/preferences/opt-out, or you may contact us by email at support@extendhealth.com or by mail at:

Sales Support, Extend Health
10975 S. Sterling View Dr.
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, with our 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 Health website and let you know the effective date of the changes. In the event we make a material change to our information privacy practices that affects 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 Health website 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@extendhealth.com.

Effective Date: July 1, 2012

FIND US ON:

 facebook.com/extendhealth

 twitter.com/extendhealth

 extendconnections.com

 extendhealth.wordpress.com

 youtube.com/extendhealth



Contents © 2004-2013 Extend Health, Inc. All Rights Reserved. The information offered on our website and provided in this mailing is believed to be true and correct.

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.

How To Contact Extend Health

After you have reviewed the contents of this guide and collected the requested information, go online or call us to complete your personal profile. Doing so will expedite your enrollment call, and allows you to schedule your enrollment appointment at a time convenient for you.



ONLINE

www.extendhealth.com/motorolasolutions



PHONE

1-855-535-7155

(TTY: 711)

8 am-9 pm, Mon-Fri, Eastern Time