

**Quarterly Report on the Transition of Retirees to Medicare
Part D For Prescription Drug Coverage**

Department of Budget and Management

November 4th 2024



WES MOORE
Governor

ARUNA MILLER
Lieutenant Governor

HELENE GRADY
Secretary

MARC L. NICOLE
Deputy Secretary

November 4, 2024

The Honorable Wes Moore
Governor of Maryland
State House
100 State Circle
Annapolis MD 21401

Senator Guy Guzzone
Chair
Senate Budget and Taxation Committee
3 West Miller Senate Office Building
11 Bladen Street
Annapolis MD 21401

Senator Michael Jackson
Chair
Joint Committee on Pensions
3 West Miller Senate Office Building
11 Bladen Street
Annapolis MD 21401

Delegate Ben Barnes
Chair
House Appropriations Committee
121 Taylor House Office Building
6 Bladen Street
Annapolis MD 21401

Delegate Catherine Forbes
Chair
Joint Committee on Pensions
304 Lowe House Office Building
6 Bladen Street
Annapolis MD 21401

Dear Governor Moore, Senator Guzzone, Senator Jackson, Delegate Barnes, and Delegate Forbes:

Chapter 767 of 2019 (State Prescription Drug Benefits - Retiree Benefits - Revisions) requires the Department to submit quarterly reports to the Governor, House Appropriations Committee, Senate Budget and Taxation Committee, and the Joint Committee on Pensions on the:

1. status of establishing the Maryland State Retiree Prescription Drug Coverage Program, Maryland State Retiree Catastrophic Prescription Drug Assistance Program, and Maryland State Retiree Life-Sustaining Prescription Drug Assistance Program (the three programs set forth in Chapter 767 relating to the State's termination of prescription drug benefits for Medicare-eligible retirees), including:
 - a. the status of procuring any contracts necessary to operate the programs, and
 - b. the prescription drugs determined to qualify for reimbursement under the Maryland State Retiree Life-Sustaining Prescription Drug Assistance Program;
2. availability of one-on-one counseling services for Medicare-eligible retirees to assist retirees in selecting a Medicare prescription drug benefit plan;

3. details of the health reimbursement accounts (HRA) or other programs to help with prescription drug costs in the three prescription drug assistance programs, including:
 - a. the specific out-of-pocket costs eligible for reimbursement,
 - b. the required process for receiving reimbursement,
 - c. the method of reimbursement,
 - d. the timing of reimbursement, and
 - e. a plan to use debit cards to process reimbursements in a convenient and efficient manner, and

4. in total and by category for the previous quarter, the number of issues and concerns reported to the hotline.

As you are aware, the transition of Medicare-eligible retirees from the State prescription drug plan commenced and the Department of Budget and Management is working hard to ensure a smooth transition for our retirees in compliance with Chapter 767 of 2019. I apologize for the delay in providing this latest quarterly update but am pleased to share the progress that's been made since our last update. In particular, as of November 1st, we have 28,273 of our ~60,000 retirees/dependents enrolled in a Medicare prescription drug plan through Via Benefits, and we have through December 31st to enroll the remaining retirees/dependents.

Please see the report attached for a substantive update and do not hesitate to reach out to me or DBM's Director of Legislative Affairs Dana Phillips (410-260-6068) with questions or any additional information that would be helpful.

Sincerely,

A handwritten signature in blue ink that reads "Helene Grady".

Helene Grady
Secretary

cc: Victoria Gruber, Department of Legislative Services

**Quarterly Report on the Transition of Retirees to Medicare Part D
For Prescription Drug Coverage Per Chapter 767 of 2019
Department of Budget & Management
November 4, 2024**

Benefits Transition Update

In September 2024, the Department announced Via Benefits as the State's Medicare Part D partner. Via Benefits operates one of the country's largest private Medicare marketplaces and has helped more than two million retirees plan, shop for, enroll in, and maintain individual coverage that fits their needs. Via Benefits was selected because of its proven track record to provide personalized, comprehensive, high-touch service. Via Benefits' licensed benefits advisors are helping our impacted retirees explore and enroll in a new Medicare Part D plan by offering one-on-one counseling and unbiased guidance to ensure retirees understand their options and make an informed decision.

Please see highlights of Via Benefits' and the State's communication and engagement with retirees below:

1. The week of September 9, 2024, on behalf of the State, Via Benefits mailed an announcement letter to over 47,500 retirees and impacted dependents of retirees. In addition to announcing Via Benefits as our trusted partner, the letter provided detailed information about Medicare Part D plans, the State's financial assistance programs (the Health Reimbursement Arrangement and the Life-Sustaining Prescription Drug Program), Via Benefits' contact information, and included Via Benefits' website and information about how retirees could attend a webinar or an in-person informational session.
2. Via Benefits' call center began accepting calls from and making outbound outreach calls to State retirees the week of September 9, 2024. As of October 27, 2024, Via Benefits representatives had participated in 87,175 inbound calls from State retirees or dependents and had placed 43,972 outbound calls to retirees and dependents. The average call wait time from September 9 through October 27, 2024, was 7 minutes and 33 seconds. We have been looking into individual cases where retirees' wait times have been significantly longer than the average wait time and have identified and are promoting to callers several tips for how to avoid extended wait times such as ensuring they verify their identity by entering their zip code or date of birth to authenticate as a State retiree or dependent and, when appropriate, to use the call back feature.
3. On Friday, September 20, 2024, the Employee Benefits Division (EBD) sent an email to over 22,000 retirees for which we have email addresses on file to inform them of informational webinars and in-person sessions.
4. Via Benefits released two additional materials to retirees in late September. First, an *Introducing Via Benefits Guide* with detailed information about Health Reimbursement Arrangement (HRA) eligibility during the week of September 23rd; and then a *Get Ready to Enroll Guide* the week of September 30, 2024. We have attached copies of each of these documents to this report for your information. They are also accessible on the Via Benefits Maryland website: <https://my.viabenefits.com/maryland>.
5. Via Benefits hosted 10 webinars September 23 through September 27, 2024, and 4,759 individuals registered to participate. Over 2,000 questions were asked during these sessions, which typically included about 1 hour to 1 hour 15 minutes of presentation and approximately 45 minutes of questions and answers.
6. Beginning October 1, 2024, Via Benefits began hosting in-person informational meetings in locations throughout the state. By October 31, 2024, Via Benefits had hosted over 95 meetings covering each Maryland county and Baltimore City. Nearly 9,000 retirees registered to attend an in-person informational meeting.
 - a. During the webinar and in-person meetings, a Via Benefits presenter led attendees through a

carefully crafted presentation that explains the changes, the process to enroll, and reviews many frequently asked questions. The presentation also included a recorded message about the transition from EBD Director Christina Kuminski. After each session, webinar and in-person, attendees asked questions in the general question and answer session.

7. On October 9, the Maryland General Assembly Delegation Chairs received an email they could share with their delegation. The email included information about the transition to Medicare Part D that included Via Benefits' contact information, links to register for the remaining in-person sessions and a link to the recorded meeting presentation that can be viewed on demand.
8. As of October 30th, 28,273 retirees/dependents have enrolled in a Medicare Part D plan through Via Benefits either through scheduled appointments with a licensed benefits advisor or through Via Benefits' self-service website. Additionally, there are more than 5,300 appointments scheduled with a licensed benefits advisor.
9. Via Benefits has had positive survey responses on its Voice of the Customer (VOC) survey. As of October 31st, customer response was a 4.49 out of 5.00. Via Benefits is continually monitoring its call center wait times, service and enrollment scores, and overall trends. The State team has access to the customer service data daily and meets weekly with the Via Benefits team to discuss trends and progress.

Health Reimbursement Account (HRA) Update

Via Benefits received data for each eligible retiree and their dependents to include HRA allocation, when applicable. Frequently Asked Questions related to this transition and posted on DBM's retiree website were updated on October 21, 2024, to address how Via Benefits will work to prevent debit card fraud and explain more about the security of the HRA debit card. Eligible retirees and their dependents who enroll in a Medicare Part D plan by December 2, 2024, will receive their HRA debit card by January 1, 2025. Individual retirees will receive one debit card and a retiree and spouse will receive two debit cards.

Life-Sustaining Prescription Drug Assistance Program Update

On November 4, 2024, a summary of benefits for the Life-Sustaining Prescription Drug Assistance Program was added to the Frequently Asked Questions for informational purposes. The summary includes the definition of a "life-sustaining prescription drug" and how an individual can take advantage of the Program. An official Summary Plan Description is being developed and is expected to be available in early December.

Retiree Focus Group

As part of this transition, the Department has relied heavily on feedback from a small retiree focus group, which has been very helpful. The group has met 3 times to date and provided critical feedback on communications materials before they were mailed, helped us prepare the informational presentations, and have shared real-time feedback from their networks of retirees regarding the experience with Via Benefits and common questions being asked. We intend to continue to touch base with the focus group through November and December.

Frequently Asked Questions

The Department continues to update Frequently Asked Questions (FAQs) in tandem with Via Benefits as we shared above to assure the retirees are receiving regular updates. Updates will continue to be posted to our Retiree website as they become available. The Department remains committed to a smooth transition for our retirees.



Introducing Via Benefits

Prepare for Your Part D Prescription Drug Plan Enrollment



1 1 SP 0.900
*****SNGLP T1 P1
John Sample
1234 Street Name
Any Town, State 00000

Make your Part D Prescription Drug plan decision before December 31, 2024.

Dear John Sample,

Recently, State of Maryland sent you an announcement about changes to your current prescription drug insurance and the steps you'll need to take to choose your new plan. To help you review, choose, and enroll in new coverage, State of Maryland has partnered with Via Benefits Insurance Services.

Via Benefits is here to help make this process go smoothly. The enclosed guide, **Introducing Via Benefits**, explains how we help you find, select, and enroll in a Part D Prescription Drug plan that meets your prescription drug and financial needs.

Additionally, we host retiree meetings you can attend live or virtually to gather more information and ask questions. Visit my.viabenefits.com/maryland to see the schedule.

Review the enclosed guide for details on how Via Benefits supports you through this transition. We're with you at every step to make your transition as smooth as possible. We look forward to assisting you.

Sincerely,

Via Benefits



Help in another language

Call 1-855-556-4419. Once you're connected to a Via Benefits representative, ask for a translator in your preferred language. We will put you on hold to connect you with a translator who will guide you through the process.

Contact Us

Visit:
my.viabenefits.com/maryland

Call:
1-855-556-4419 (TTY: 711)

Hours:
Monday through Friday,
8:00 a.m. until 7:00 p.m.
Eastern Time



**Introducing
Via Benefits**

**Helping You Confidently
Choose the Right
Prescription Drug Plan**



IMPORTANT!

Make your prescription drug coverage decision before December 31, 2024.



Enrollment Dates

Enrollment dates vary based on your current prescription drug coverage.

If you are transitioning from your State-sponsored coverage:
October 1 - December 31, 2024.

If you are not currently enrolled in State-sponsored coverage:
October 15 - December 7, 2024.

We're Here To Assist You

Visit:
my.viabenefits.com/maryland

Call:
1-855-556-4419 | (TTY: 711)

Hours:
Monday through Friday
8:00 a.m. until 7:00 p.m. Eastern Time

State of Maryland
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Introducing Via Benefits

Trusted advisor to more than two million Medicare-eligible people

State of Maryland has partnered with Via Benefits Insurance Services to help you make an informed decision about your new stand-alone Part D Prescription Drug plan. Via Benefits combines expertise, a human-focused approach, and powerful, proprietary digital tools to help you choose, enroll, and maintain coverage that fits your prescription and financial needs.

Via Benefits is not an insurance carrier. We're the nation's largest Medicare marketplace, providing a premier selection of Part D Prescription Drug plan options from the leading national and local health insurance carriers. Our empathetic, experienced licensed benefit advisors can skillfully guide you through the Part D Prescription Drug insurance selection and enrollment landscape.

You can access our privacy policy at my.viabenefits.com/about/privacy-policy.
If you have questions or concerns about our privacy policy, please contact us at my.viabenefits.com/help.



What To Expect from Via Benefits

Personalized, step-by-step guidance

Our easy-to-use online tools and licensed benefit advisors help you understand your options and select the coverage that fits your needs.

Knowledgeable assistance

We specialize in Part D Prescription Drug plans and our licensed benefit advisors go through annual training and certification. They're available to help you make an informed and confident decision.

Quality plan options

We work with leading national insurance carriers to ensure you can choose from quality plans available in your area. We offer a range of options so you can find the right coverage for your health and financial needs.

How Via Benefits helps you

We understand the differences between plans and will help you find the right one for your prescription and financial needs. You can search for plans using our website, speak with a licensed benefit advisor, or do a little of both.

We recommend following the steps laid out below and on the following pages. Over the past twenty years, we've refined our process through our experience with retirees like you and feedback from the people we help.

Create a Via Benefits Profile

Create a Via Benefits Profile by visiting my.viabenefits.com/maryland. We use the information in your Profile to display plans that closely match your specific needs.

Items needed to create your Profile include:

- Your Medicare card with the Medicare Number and Medicare Parts A and B start dates.
- A list of your current prescriptions, including dosages and frequencies.
- A list of your preferred pharmacies or mail-order pharmacy.

We recommend scheduling an appointment to enroll after you create a Profile. Once you've completed the sign-up process, select the **View Appointments** button under **Speak to an Expert** on the **Home** page to schedule an appointment.

Enrollment

Enrollment is easy with Via Benefits. If you made an enrollment appointment with us, call us at your scheduled time and choose a plan with a licensed benefit advisor. Once you've chosen a plan, you can either stay on the phone or complete your enrollment using the Via Benefits website. If you stay on the phone, the process takes a little longer because we'll need to verify and enter your information, and all disclaimers will be read to you. Completing your enrollment on the phone takes about 20 minutes.

If you choose to complete your enrollment using the Via Benefits website, it'll take about 5 minutes.

You are welcome to call us or use the website to shop, compare, and enroll in a plan. It's your choice.



Enrollment Checklist

☰ Pre-Enrollment

Start by visiting my.viabenefits.com/maryland

- Sign up
- Create a Via Benefits Profile:
 - Verify personal information
 - Add Medicare information
 - Add prescriptions and pharmacies
 - Add email and communication preferences
 - Schedule an enrollment appointment

☑ Enrollment

- Call us at your scheduled appointment time
- Or, call without an appointment, although there may be a wait time
- Or, enroll using the Via Benefits website

🗎 Post-Enrollment

- Check your mail or email for communications about your new coverage from the insurance company

🗣 Help in another language



Call 1-855-556-4419. Once you're connected to a Via Benefits representative, ask for a translator in your preferred language. We will put you on hold to connect you with a translator who will guide you through the process.



Review your plan options

Choosing a Part D Prescription Drug plan to cover your prescriptions and fit your budget is important. When comparing Part D Prescription Drug plans, keep the following key items in mind to ensure the plan you choose is right for your needs.

Individual Part D plans have:

- **Different costs:** Premiums, deductibles, and copays
- **Pharmacy networks:** Determine if your preferred pharmacy or mail order pharmacy is in the network
- **Formularies:** The list of drugs covered in the plan
- **Tiers:** Different levels of coverage that can affect your out-of-pocket costs

Pro tips

If you can accomplish some or all of these tasks before you enroll, your enrollment may take you less time and be smoother.

- ✓ Create a Via Benefits Profile
- ✓ Schedule an appointment with a licensed benefit advisor
- ✓ Shop and Compare plans online beginning October 1

Enroll early in your enrollment period to receive your insurance cards before your new coverage starts.





Frequently Asked Questions (FAQs)

Via Benefits has worked with more than two million people to help them simplify their Part D Prescription Drug plan enrollment decisions. Here are answers to some of the most frequently asked questions.

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

Because we give you access to multiple options, you'll be able to compare the plans we offer and find the one that most closely matches your specific needs.

Do I need to have an enrollment appointment to enroll?

We recommend you have an appointment if you are enrolling over the phone, but you can call anytime. You can enroll anytime by using the website.

How can I determine if my new plan's formulary covers my current prescriptions?

Each Medicare Prescription Drug plan (PDP) has a unique formulary and tier structure that determines what you pay for specific prescriptions. When you set up a Via Benefits Profile and search for a plan, the plans displayed will cover some or all your prescriptions. However, it's important to review the Plan Details for each plan to understand the costs for each prescription.

What if my current drugs aren't on any individual Part D plan's formulary?

If you select a Part D plan that doesn't include one of your current prescriptions in its formulary, you will have an option to substitute a therapeutic equivalent drug or seek prior authorization to use that drug. We encourage you to speak with your physician about alternatives that align with your selected formulary. Approved prior authorizations will be covered under your plan and count toward your out-of-pocket maximum. You can also call Via Benefits to speak with a licensed benefit advisor who can help.

Do I need to re-enroll in coverage each year?

Part D Prescription Drug plans change their formulary annually. Via Benefits recommends that you conduct an annual Coverage Checkup to ensure your prescriptions remain covered at a level you can afford. In some cases, you may not need to look for a new plan and your current plan will automatically renew.

If you have more questions, you can use our Help and Support page by visiting help.viabenefits.com or give us a call at 1-855-556-4419.



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Are You Ready for Open Enrollment?

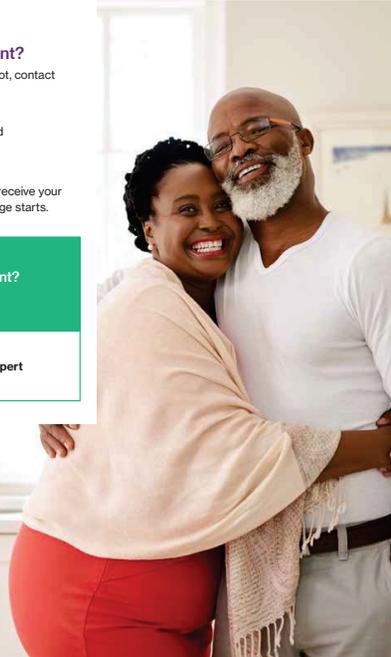
You are if you've completed the tasks below. If not, contact Via Benefits, and we'll help you get ready.

- ✓ Create a Via Benefits Profile.
- ✓ Schedule an appointment with a licensed benefit advisor.
- ✓ Shop and Compare plans online.
- ✓ Enroll early in your enrollment period to receive your insurance cards before your new coverage starts.



Enrolling by phone?
Don't have an appointment?
Need to reschedule?
No problem!

Schedule an appointment by
visiting my.viabenefits.com/speak-to-an-expert
or calling us at 1-855-556-4419.



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11 SP 0.900
*****SNGLP T1 P1
John Sample
1234 Street Name
Any Town, State 00000



Dear John Sample,

This guide reviews how Via Benefits helps you shop for and enroll in a new Part D Prescription Drug plan. We recommend signing up on our website, filling out a Profile, and reviewing your options. By filling out your Profile first, you can target Prescription Drug plans that closely match your current prescriptions. Using our Shop and Compare tool on the website, you can get an idea of your costs and options.

If you find something you like, you can enroll online. If you want to talk to someone about your options or have questions, please call us. We're happy to answer your questions and help you with your options. We recommend you schedule an appointment to speak with a licensed benefit advisor. Please note that while having an appointment prioritizes your call over other calls, you may experience a short wait during peak call times.

We look forward to working with you!

Via Benefits

Please disregard this mailing if you've already enrolled in coverage using Via Benefits.



Get Ready

Enrollment dates vary based on
your current prescription drug
coverage.

If you are transitioning from
State-sponsored coverage:
October 1 - December 31, 2024.

If you are not currently enrolled in
State-sponsored coverage:
October 15 - December 7, 2024.



Ready? Let's Go!

If you've set up your Profile, shopped and compared plans on our website, or consulted with a licensed benefit advisor, you're ready to enroll!

If you haven't contacted us, we encourage you to create a Via Benefits Profile, shop and compare plans on our website, speak with us or a little of each.

As a reminder, here are the steps to get ready for enrollment.



Pre-Enrollment

Start by visiting my.viabenefits.com/maryland

- Sign up
- Create a Via Benefits Profile:
 - Verify personal information
 - Add Medicare Information
 - Add your current prescriptions, including dosage and frequencies, and your preferred pharmacies.
 - Add email and communication preferences
 - Schedule an enrollment appointment

Enrollment

- Call us at your scheduled appointment time*
- Or, call without an appointment, although there may be a wait time
- Or, enroll using the Via Benefits website

Post-Enrollment

- Check your mail or email for communications about your new coverage from the insurance company.

Help in another language

Call 1-855-556-4419. Once you're connected to a Via Benefits representative, ask for a translator in your preferred language. We will put you on hold to connect you with a translator who will guide you through the process.

Ready to enroll

Enrollment is easy with Via Benefits. If you made an enrollment appointment with us, call us at your scheduled time and choose a plan with a licensed benefit advisor. Once you've chosen a plan, you can complete your enrollment either with the licensed benefit advisor or by using the Via Benefits website. If you stay on the phone, the process takes a little longer because we'll need to verify and enter your information, and all disclaimers will be read to you. Completing your enrollment on the phone takes about 20 minutes. If you choose to complete your enrollment using the Via Benefits website, it'll take about 5 minutes.

The chart below shows the difference between online and phone enrollment. Both methods result in a completed enrollment. You choose the one that works best for you.

Enroll using the Via Benefits website	Enroll by phone
Enroll anytime you choose	Call at your scheduled appointment time, or call anytime
Use Shop and Compare to compare plans side by side, select and enroll in a plan using the website	A licensed benefit advisor will help you review and enroll in a plan
Verify your identity through the secure Via Benefits website	Identity is voice-verified
Read the disclaimers and confirm on the site	Disclaimers are read to you
Shop Via Benefits with help from a friend or family member	With your permission, a friend or family member may join the call
After you select your plan, allow up to 5 minutes to complete your application	After you select your plan, allow up to 20 minutes to complete your application

Pro Tips

- Write down your questions to ask during your appointment.
- Schedule an appointment, Tuesday through Friday is generally less busy.
- Avoid calling on our busiest dates; the week of October 15, and the week of December 2, 2024.
- Have a form of payment ready in case the insurance carrier requires it.

After you enroll

After you enroll, be sure to look for these communications:

Selection confirmation letter

This letter confirms your application for a Part D Prescription Drug plan.

Communications from your new insurance carrier

Be sure to watch for communications from your new insurance carrier and follow their instructions if they have questions or need more information.

We look forward to enrolling you in a plan.

Enrollment dates vary based on your current prescription drug coverage.

If you are transitioning from your State-sponsored coverage:
October 1 - December 31, 2024.

If you are not currently enrolled in State-sponsored coverage:
October 15 - December 7, 2024.

If you need to contact us
Visit: my.viabenefits.com/maryland
Call: 1-855-556-4419 | (TTY: 711)
Hours: Monday through Friday, 8:00 a.m. until 7:00 p.m. Eastern Time



* While having an appointment prioritizes your call over other calls, you may experience a short wait during peak call times. If you have an appointment do not use the call back feature as you'll lose your place in line.