

Choosing a Medicare Advantage plan.

Look inside to:

- Understand Medicare Advantage (Part C) plans
- Find out about cost sharing
- Learn how to enroll



What is Medicare Advantage?

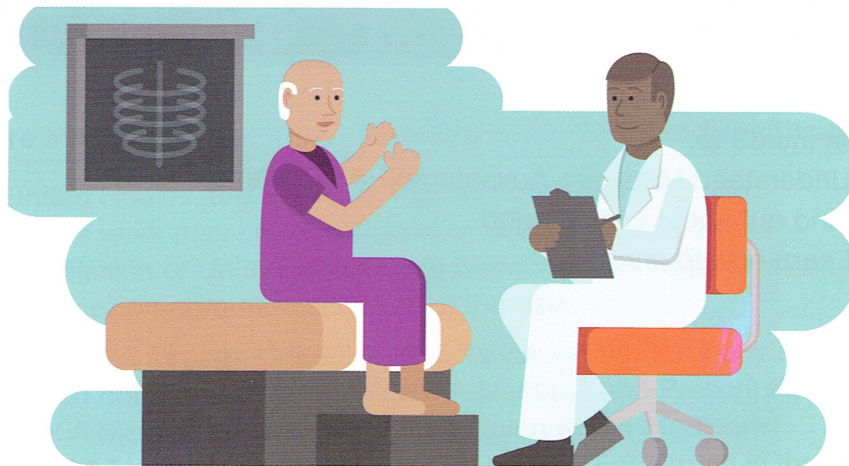


Medicare Part C plans are also referred to as Medicare Advantage plans. These plans are offered by private insurance companies and allow you to get all the coverage Original Medicare (Parts A and B) offers, plus additional benefits and services all in a single plan.

Many Medicare Advantage plans include prescription drug coverage (Part D), often for no additional premium.

Some plans also include extra benefits such as:

- Routine vision, hearing and dental care
- Wellness programs
- Nurse phone line



Medicare Choices

STEP 1

Enroll in Original Medicare.

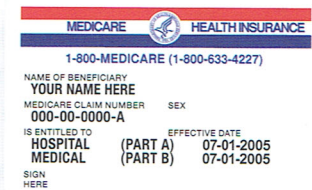
Original Medicare. Provided by the government.

PART
A 

Part A covers hospital stays

PART
B 

Part B covers doctor and outpatient visits



STEP 2

Decide if you need additional coverage.
You have two ways to get it.

OPTION 1 — OR — **OPTION 2**

Add one or both of the following to Original Medicare:

Choose a Medicare Advantage plan:

Medicare Supplement Insurance. Offered by private companies.



Covers some of the costs not paid by Original Medicare Parts A and B

Medicare Part D. Offered by private companies.

PART
D 

Part D covers prescription drugs

Medicare Advantage (Part C). Offered by private companies.

PART
C 

Part C combines Part A (hospital) and Part B (doctor)



Provides additional benefits

PART
D 

Most plans cover prescription drugs

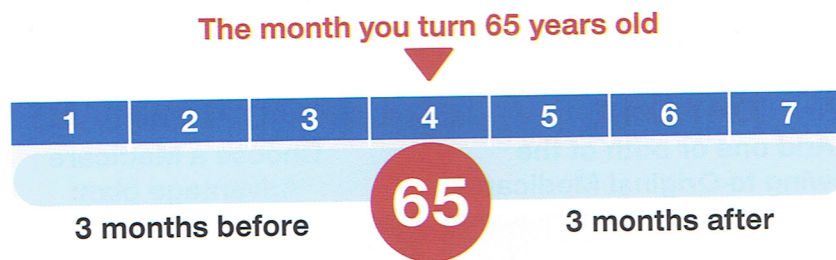
Enrolling in a Medicare Advantage plan.

When can I enroll in a Medicare Advantage plan?

Before you can enroll in a Medicare Advantage plan, you must sign up for Original Medicare (Parts A and B). You can first enroll in a Medicare Advantage plan during your Initial Enrollment Period, which is a seven-month time span that includes the three months before the month you turn 65, your birthday month and the three months after your birthday month.

If you don't enroll during your Initial Enrollment Period, you may have to wait to enroll during Medicare Open Enrollment, which is October 15 – December 7. If you enroll later, your premiums could be higher.

Medicare Initial Enrollment Period



How do I enroll in a Medicare Advantage plan?

Once you have enrolled in Original Medicare (Parts A and B), you can enroll in a Medicare Advantage plan. Each private insurance company that offers a Medicare Advantage plan handles its own enrollment. Most companies provide options to enroll over the phone, online or through a meeting with an agent. To find out about enrollment and plans in your area, contact the company directly or visit **Medicare.gov**.

Do I need to enroll each year?

Your plan renews automatically each year as long as you pay the premium and the plan is still available in your service area. You don't have to do anything to continue your coverage, but make sure that the plan is meeting your needs.

4 Choosing a Medicare Advantage plan.

Key terms.

Co-insurance

The costs that you and the health insurance plan pay are split on a percentage basis.

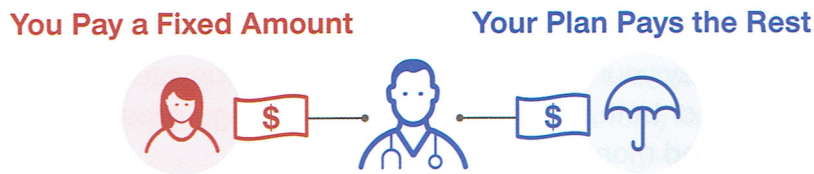
For example, you might pay 20% of the total allowed cost of a service and the plan would pay the remaining 80%.



Co-pay

The fixed amount you pay at the time you receive a covered service.

For example, you might pay \$20 when you visit the doctor or \$12 when you fill a prescription.



Deductible

A set amount you pay out of pocket for covered services each year before your plan begins to pay.

You Pay First



**Then the Plan
Begins to Pay**



Key terms. (continued)

Out-of-Pocket Maximum

The maximum amount you pay during a policy period (usually a year). This amount does not include your premium or the cost of any services that are not covered by your plan.

After you reach your out-of-pocket maximum, your plan pays 100% of the allowed amount of covered services for the rest of the policy period.

Once You Pay
Your Maximum...



...Your Plan
Pays the Rest



Premium

The fixed amount you pay your health insurance or plan for Medicare coverage. You may pay your premium to Medicare, to a private insurance company or both, depending on your coverage. Most premiums are charged monthly.



Resources.

Where can I get more information?

- **Medicare.gov** can show you the plans available in your area as well as provide contact information
- The Medicare Helpline can answer your Medicare questions. Call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users call **1-877-486-2048**
- For help with questions about buying insurance, choosing a health plan, buying a stand-alone prescription drug plan or a Medicare supplement insurance plan, and your rights and protection under Medicare, call your State Health Insurance Assistance Program (SHIP). Find your local resource at **shiptacenter.org**
 - This program offers free counseling for decisions about Medicare coverage
 - Your local office can also help you locate detailed information about the Medicare Advantage plans, drug plans and Medicare supplement policies available in your area
 - In some states, this program is called the Health Insurance Counseling and Advocacy Program (HICAP)