



What is Medicare?

What's inside:

- Medicare basics
- Enrollment information
- Helpful resources
- Choosing a plan

We're here to help

Medicare is great, but let's be honest: it's complicated! There are lots of new insurance terms to understand, and important dates and deadlines to remember. At Bright HealthCare, we think of our members as our partners. One of the most important steps in building that partnership is helping paint a clear picture of what Medicare is and what options are available. We want to un-complicate the basics and make sure you know what to do and when to do it. When it's time to shop, you'll be able to do so with confidence.

Medicare Basics

Offered by the federal government:



Part A: Hospital Coverage

Medicare Part A helps cover inpatient care including hospital stays, skilled nursing care, hospice care and home healthcare. When you apply for Medicare, you will be enrolled in Part A. Most people don't pay a monthly premium; you qualify if you or your spouse worked 10 years (or 40 quarters) while paying Medicare taxes.

While there are no premiums, it's important to know Part A isn't "free." Medicare charges a deductible each time you are admitted to the hospital. This amount changes every year. Refer to 'Your Medicare Costs' tab on Medicare.gov and click 'Medicare costs at a glance' for current plan year deductible amounts.

Also of note: Medicare Part A pays for your hospital costs (minus the deductible) for up to 60 days. There are some exceptions; for example, private rooms are not covered.

Medicare Parts A and B

combined are often referred to as Original Medicare.



Part B: Medical Coverage

Part B covers 80% of your doctor's visits, lab tests, diagnostic screenings, medical equipment, ambulance transportation and other outpatient services. Part B has a monthly premium. It is usually deducted directly from your Social Security check. If you don't receive Social Security checks, you'll get a bill every three months.

The federal government sets the Part B monthly premium. Refer to 'Your Medicare Costs' tab on Medicare.gov and click 'Medicare costs at a glance' for current plan year premium amounts.

If you are still working and have insurance through your employer—or if you are covered by your spouse's health coverage—you may decide to defer signing up for Part B. However, if you don't have other insurance and don't sign up for Part B when you first enroll in Medicare, you'll likely be penalized and have to pay a higher monthly premium.

Part B covers medications your doctor provides during an office visit, but it's important to note Original Medicare doesn't cover prescription drugs.

Offered by private insurance companies:

Part C: Medicare Advantage



Unlike the federally-run Original Medicare (Parts A and B), **Part C** Medicare Advantage plans are offered by private health insurance companies. You will still be in the Medicare program, but you'll receive your benefits through your Medicare Advantage plan. You must have both Medicare Parts A and B to join a Medicare Advantage plan.

Many Part C plans also include prescription drug coverage (Part D) and have low to \$0 monthly premiums. Medicare Advantage plans have an out-of-pocket maximum limit. Original Medicare does not. This can make a huge difference in your healthcare spending. Most MA plans also have predictable copays, making it easier to budget.

Medicare Advantage plans bundle all your Part A and B benefits with better coverage and exciting extras not included in Original Medicare, like dental, vision, hearing and fitness.

Part D: Prescription Drug Coverage



Part D plans help pay for prescription drugs, both brand name and generic. You can choose to enroll in a stand-alone Part D plan, or to get your prescription drug coverage through a Medicare Advantage plan that includes Part D. Not all plans are the same, so it's important to make sure the plan you choose includes the prescriptions you take. In order to enroll in a Part D plan, you must be enrolled in either Medicare Part A or Part B.

Some people qualify for "Extra Help" – a special program designed to lower your costs for prescription medication. See page 6 for more information.

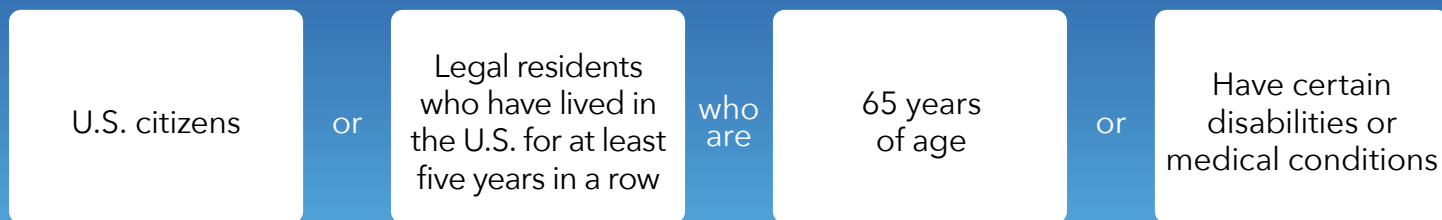
Medicare Supplement Insurance (Medigap)



Medigap is another product sold by private companies. It helps reduce out-of-pocket costs for those enrolled in Original Medicare. There are multiple options, and companies and premiums vary widely. In general, premiums are higher than those for Part C Medicare Advantage and Part D Prescription Drug plans.

You must be enrolled in Medicare Parts A and B in order to purchase a Medigap plan. You'll also be responsible for a monthly premium in addition to any premiums deducted from your Social Security check for your Part B coverage. Also of note: Medigap plans do not include Part D prescription coverage.

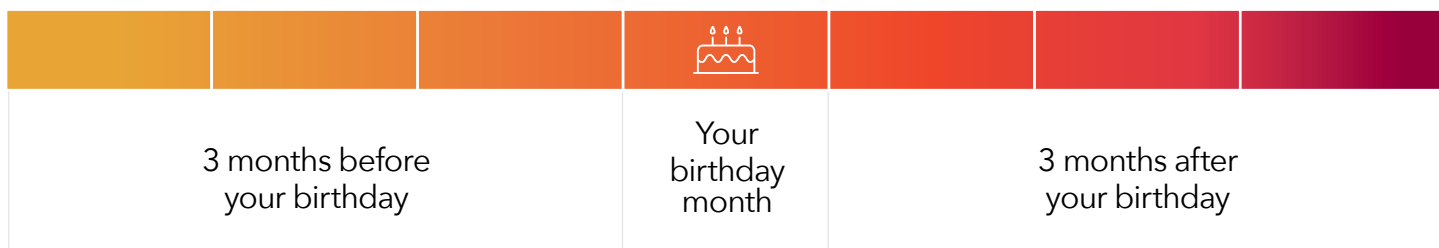
Who's eligible for Medicare?



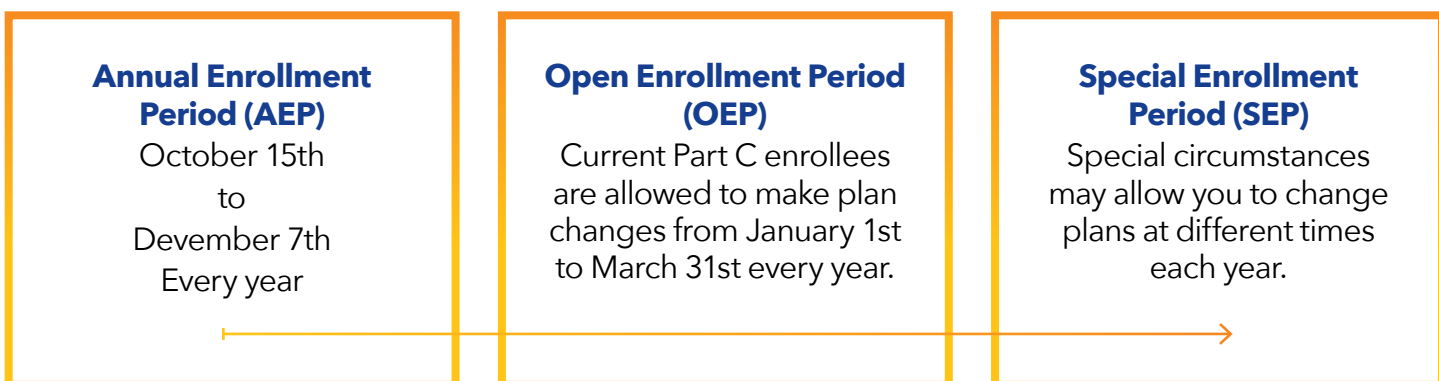
Enrollment information

Initial Enrollment Period

You have a 7 month window to sign up. The best time to sign up is as soon as you're eligible. If you do not sign up within your window, you will pay more for coverage.



Additional enrollment opportunities





How to sign up for Medicare

1) Enroll in Original Medicare (Part A: hospital stays and Part B doctor/outpatient visits)

If you are currently receiving Social Security or Railroad Retirement Board benefits when you turn 65, you will automatically be enrolled in Medicare and will receive your ID card.

If not, you will actively have to apply by visiting SSA.org or by calling Social Security 1-800-772-1213.

You need your Medicare ID number to sign up for any additional coverage, like a Medicare Advantage or prescription drug plan.

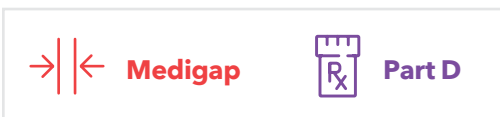


2) Research additional coverage options and choose what best fits your needs.

2A: Medicare Advantage (MA) is another option. MA covers everything Original Medicare covers, plus exciting extras.



2B: There are add-on plans you can purchase to cover “gaps” in Parts A and B.



Get more with Medicare Advantage

	Original Medicare	Medigap*	Medicare Advantage*
Hospital stay coverage	✓	✓	✓
Medical care coverage (e.g. doctor visits)	✓	✓	✓
Preventive care (e.g. screenings and flu shots)	✓	✓	✓
Prescription drug coverage	No	No	✓
Vision coverage	No	Varies by plan	✓
Hearing coverage	No	Varies by plan	✓
Maximum out-of-pocket protection	No	✓	✓

* Benefits vary by plan.

Ready to enroll? Keep these tips in mind:

Look at the total cost:

There's more to costs than just premiums. Make sure you're looking at the whole package by comparing copays, coinsurance and deductibles with the services you use and prescriptions you take.

Consider plan extras:

Not all plans include dental and hearing, so it pays to compare costs and benefits to be sure you get the coverage you need.

Don't let your health plan get in the way of the care you need:

Review plans for what matters most to you. For instance, are referrals required to see a specialist? Are the facilities easy to access and close to home? Be sure to ask about the details that are important to you before signing up.

Don't forget prescription drug coverage:

If you take prescriptions, make sure the drugs you take are included on the plan's drug list.

Other Medicare help and resources:

To find answers to all your Medicare questions, call your local Medicare broker, visit [Medicare.gov](https://www.Medicare.gov) or call 800-MEDICARE (800-633-4227)









Lower drug costs with Extra Help

Depending upon your current income, you might also qualify for the Social Security Extra Help program, also known as Low Income Subsidy (LIS). It doesn't take long to apply, and you could save thousands of dollars a year through lower prescription deductibles and copays. Contact the Social Security Administration at 800-772-1213 (TTY 800-325-0778) to learn more or apply online at [SSA.org](https://www.SSA.org).



Bright HealthCare: Medicare Advantage plans designed with you in mind.

We're taking a new approach to healthcare. By partnering with top notch caregivers, you have access to great care at lower prices. Not only could you save hundreds per month, our Medicare Advantage plans include:

-  \$0 or low monthly premiums
-  \$0 or low medical deductible
-  \$0 for commonly prescribed medications
-  Comprehensive dental, hearing and vision coverage on most plans
-  Over-the-counter debit card or Health Dollars Visa® card*
-  Free gym membership
-  Post discharge meal delivery*
-  And other extras

*Benefits vary by plan



BrightHealthCare.com/Medicare



**Talk with a Certified Bright HealthCare Agent
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