

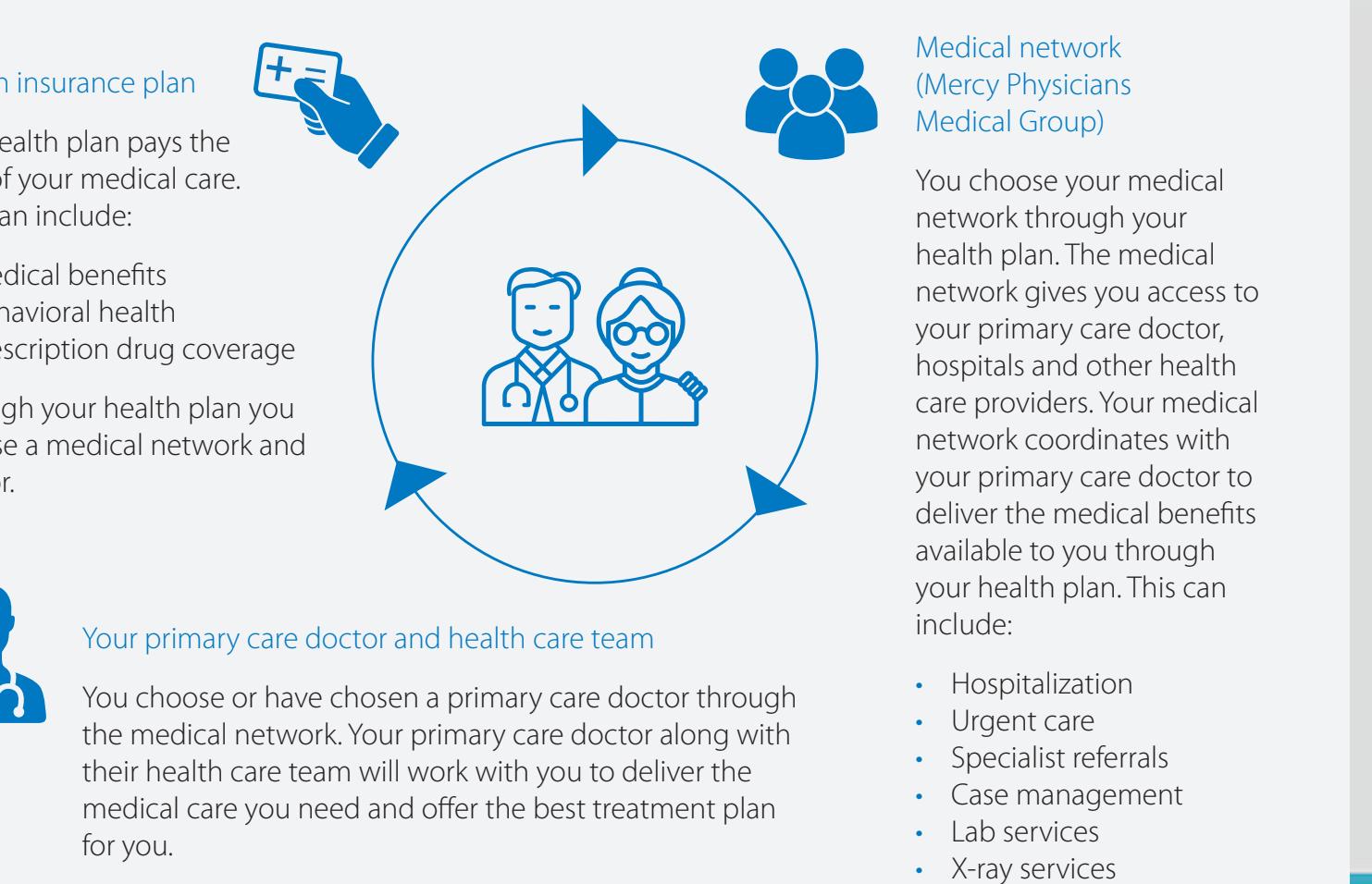


MEDICARE | AT-A-GLANCE

Understanding Medicare and the choices you have.

Health insurance plan; medical network; primary care doctor: What does it all mean?

Good health comes from having a Medicare plan, medical network and primary care doctor that give you easy access to quality care. Mercy Physicians Medical Group is not a health plan. Rather, we work with certain health plans to make sure you get all the care you need from a network of doctors, specialists, and hospitals. Mercy Physicians Medical Group is a network of local independent doctors in private practice offices.



To learn more about Mercy Physicians Medical Group,
visit mpmgdocs.com

Better Care. Better Support.

LEARN THE BASICS ABOUT MEDICARE

Medicare is health insurance for:

- People 65 or older
- People under 65 with certain disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

Are you eligible for Medicare Parts A and B?

Some people get Parts A and B automatically. They get their red, white and blue Medicare card in the mail 3 months before their 65th birthday. Or it comes in their 25th month of disability. People who are not enrolled automatically need to sign up for Parts A and B to get Medicare. [Please call 1-800-MEDICARE \(1-800-633-4227\)](#) or visit [www.medicare.gov](#) to check your status.*

If you qualify and haven't signed up, what should you do?

You can sign up for Part A and/or B during three enrollment periods:

Initial Enrollment Period (IEP)

This is a 7-month period that starts 3 months before the month you turn 65. It includes the month you turn 65, and it ends 3 months after the month you turn 65.

Special Enrollment Period (SEP)

When you sign up for a Medicare Advantage plan, you must keep that plan until the end of the calendar year. However, you might be able to change your plan if certain events happen in your life. For example, if you move or lose other insurance coverage.

General Enrollment Period (GEP)

What if you didn't sign up for Medicare when you were first eligible? You can sign up during GEP, from Jan. 1 to Mar. 31 each year. Your new coverage will begin July 1. You may have to pay a late enrollment fee.

After you enroll in Medicare, when can you make changes?

Medicare Open Enrollment Period (OEP) is when you can make changes to your Medicare coverage. OEP happens once a year in the fall. It's a good time to review your coverage as your health care needs may change over time.

*There are several ways to learn about your Medicare coverage options. You can find information on the Medicare website at [www.medicare.gov](#) or call 1-800-MEDICARE (TTY: 1-877-486-2048). You can call 24 hours a day/7 days a week. You can also contact Medicare Advantage health plans directly for information about the plans they offer.



WHAT ARE YOUR CHOICES FOR MEDICARE COVERAGE?

There are **two main ways** to get Medicare coverage. Decide which path is best for you.

▼ How would you like to get your Medicare coverage? ▼

Original Medicare

You'll get Parts A and B automatically if you receive Social Security or Railroad Retirement benefits. You'll need to enroll if you don't get these benefits.



Do you need to add drug coverage?

Prescription Drug Coverage

Joining a Medicare Prescription Drug plan **usually** means you have to pay a monthly premium. Private insurance companies that are approved by Medicare provide these plans.



Do you need to add supplemental coverage?

Medigap (Medicare Supplemental Insurance)

You may want to get coverage that fills gaps in Original Medicare coverage. You can choose to buy a Medicare Supplemental Insurance policy from a private company. Costs vary by policy and company. Your employer or union may offer similar coverage.

Medicare Advantage Plan

A Medicare Advantage plan is also called [Part C](#). It combines Part A, Part B and **usually** Part D. Private insurance companies approved by Medicare provide this coverage. In most plans, you need to use plan doctors, hospitals and other providers. If you don't, you may have to pay more, or all of the costs of care. Each plan may have different costs/premiums, extra coverage and rules.



Do you need to add drug coverage?

Prescription Drug Coverage

Members of a Medicare Advantage plan **usually** have to buy the Part D coverage offered by that plan.



Important: You can't use or buy a Medicare Supplemental Insurance (Medigap) plan if you join a Medicare Advantage plan.



TURNING 65 MEDICARE CHECKLIST

Medicare can be confusing. As you approach the age when many people become Medicare eligible, we want to make sure you have all the information you need to better understand the process. Here's a handy checklist with everything you need to get ready to enroll.

9 months before you turn 65

□ Time to Learn the Medicare ABCDs

- Part A - Hospital Insurance
- Part B - Medical Insurance
- Part C - Medicare Advantage Plans (HMO or PPO)
- Part D - Prescription Drug Coverage
- Medigap (Medicare Supplemental Insurance)
- Visit [www.medicare.gov](#)
- Call 1-800-MEDICARE (1-800-633-4227)

TTY users: 1-877-486-2048

24 hours a day/7 days a week

□ Ask general questions

- Eligibility
- Important deadlines
- Medicare enrollment process

6 months before you turn 65

□ Time to Compare Your Medicare Options

- Connect with an experienced licensed insurance agent
- Attend a "Medicare 101" meeting
- Schedule an in-home appointment
- Ask about the costs of Medicare
- Calculate costs per month/year for:
 - Copays and coinsurance
 - Premiums
 - Deductibles
- For Medicare eligibles on a group plan through an employer
- Ask your benefits administrator for information on Medicare and how to enroll

3 months before you turn 65

□ Time to Decide (Sign up for Medicare)

- Confirm eligibility and request Medicare card
- Contact your local Social Security office 1-800-772-1213 (toll-free)
- Connect with an experienced licensed insurance agent
- Attend a "New to Medicare" meeting
- Schedule an in-home appointment

□ Ask important questions

- Can I keep my doctor and medical network?
- What will my prescription drugs cost?
- Are my prescription drugs part of the Medicare plan's drug list (or formulary)?
- What if I plan to continue to work?
- Can I be charged extra if I don't enroll in parts of Medicare when I turn 65?

Age 65 and 3 months after

- Enroll in a Medicare plan
- Connect with an experienced licensed insurance agent
- Attend a "New to Medicare" meeting
- Schedule an in-home appointment
- Ask about the late enrollment penalty

Need help?

Call **1-844-368-6664** and a representative from Optum Sales Support Center can connect you with a licensed insurance agent in your area to review your health insurance plan options.



Optum Sales Support Center connects Medicare beneficiaries with resources including licensed insurance agents that sell Medicare Advantage and Medicare Prescription Drug Plans. There is no obligation to enroll.

