

Medicare information you can count on



Learn about your options

You'll be eligible for Medicare before you know it. Getting the health benefits you need shouldn't be complicated. And we'll make sure it isn't. We can guide you through your options before you enroll — so you can make an informed, confident decision.

Did you know ...

- **Original Medicare has two essential parts:**
 - **Part A** is hospital insurance that covers hospital stays, skilled nursing care and more
 - **Part B** is medical insurance that covers doctor visits, outpatient care and more
- **You only have three months before and after your 65th birthday** to enroll in Medicare without paying a penalty
- **Enrollment is not automatic** — you must sign up to assure you get the coverage you've earned
- **Original Medicare was never meant to cover all your medical expenses**
- **You can get Medicare coverage** from a private insurance company like us
- **Your insurance company can help** you manage your Medicare benefits

Your Medicare checklist

6 months before you turn 65

- ☐ Learn about your Medicare coverage options
- ☐ If you're employed, ask your employer about maintaining your company-sponsored health benefits

3 months before you turn 65

- ☐ Enroll in Original Medicare
- ☐ Consider your insurance company's reputation and experience
- ☐ Arrange for Medicare coverage to help fill the gaps in Original Medicare

Your 65th birthday month

- ☐ It's not too late ... sign up for Medicare coverage, even if you're already enrolled in Original Medicare

3 months after you turn 65

- ☐ You should be enrolled in Original Medicare by now
- ☐ Be sure to have Medicare coverage in place



Medicare doesn't cover everything

Original Medicare (Parts A and B) was designed to provide basic medical coverage. But if you rely on Medicare alone, you could come up short.

		What you'll pay with Original Medicare
PART A	First 60 days in the hospital	\$1,340 deductible each benefit period ¹
	Days 61-90 in the hospital	\$335 a day ¹
	Days 91-150 ² in the hospital	\$670 a day ¹
	Days 21-100 in a nursing facility	\$167.50 a day ¹
PART B	Routine dental, vision and hearing care	100% of total cost
	Doctor visit/care ³	20% of total cost
	X-rays and cancer screenings	20% of total cost
	Occupational, physical and speech therapy	20% of total cost (\$2,010 limit)

¹This is the 2018 deductible and copay for Medicare Part A (Hospital and Skilled Nursing Facility care) and may change on January 1, 2019.

²After 90 consecutive days of hospitalization, Medicare benefits are paid from a one time lifetime reserve of 60 days that are not renewable each benefit period.

³Physicians agree to accept Medicare's predetermined fee as payment in full; patients are responsible for 20% of coinsurance for most services.



You deserve more from your Medicare plan

High medical costs from an unexpected illness or injury can impact your retirement savings. And Original Medicare doesn't cover all out-of-pocket costs. Adding private Medicare insurance coverage can help protect you and your nest egg.

Three ways you can get additional coverage

When you become eligible for Medicare Parts A and B, you can choose added coverage from a private insurance company approved by Medicare.

- **Medicare Advantage plans** (also known as Part C) combine Parts A and B with added benefits
- **Medicare Supplement plans** cover some of the expenses not covered by Parts A and B
- **Prescription drug coverage** (also known as Part D) helps pay for the medications prescribed by your doctor

Turn the page for details about each of these types of coverage.

Choose the Medicare coverage that works for you



Enhance Original Medicare by selecting a plan with extra benefits that make life better.



Maximize value with an all-in-one **Medicare Advantage plan**

- Medicare Advantage (Part C) includes Part A hospital coverage and Part B medical coverage, all in one plan.
- Most Medicare Advantage plans also include prescription drug coverage (Part D).
- You get the convenience of dealing with just one insurance provider for all your claims.
- And you get valuable extra benefits, like extra days in the hospital. Some plans even offer dental, vision and hearing coverage.
- You can choose from a wide range of Medicare Advantage plans to fit your needs and budget.



Maximize flexibility with a reliable **Medicare Supplement plan**

- With a Medicare Supplement insurance plan, you'll still have Original Medicare for Parts A and B coverage.
- Your supplement will cover many of the out-of-pocket expenses that Original Medicare doesn't cover.
- You'll have the flexibility to choose any Medicare-approved doctor or hospital.
- Your coverage travels with you nationwide, and it's guaranteed for life.*
- Plan benefits are standardized by the government, with several plan types that fit different needs and budgets.



Maximize savings with affordable **prescription drug coverage**

- Original Medicare doesn't include prescription drug coverage. You can add a prescription drug plan (PDP) from a private insurance company.
- You can purchase a PDP by itself or with a Medicare Supplement plan.
- Most Medicare Advantage plans include prescription coverage.
- PDP plans cover generic and brand-name drugs.

*Once enrolled into your Medicare Supplement insurance plan, your coverage is guaranteed for the life of the plan with only two exceptions/restrictions: nonpayment of premiums and material misrepresentation.



How do you
know what's
right for you?

Start by completing this quick checklist

Understanding your Medicare options can be challenging. That's why we developed this simple tool to help you evaluate your needs and make an informed decision. We make it easy to get the affordable, quality coverage you deserve. Here's how:

- 1 **Complete** the checklist at right
- 2 **Review your results** to see which coverage type may be best for you
- 3 **Call us** to get answers to your questions

Check the box in each row that best describes your preference:

Medicare Advantage	OR	Medicare Supplement
<input type="checkbox"/> I don't mind seeing doctors and specialists within a network to maximize my savings	OR	<input type="checkbox"/> I'd like the freedom to choose any doctor or specialist
<input type="checkbox"/> I'd like an all-in-one plan that has Original Medicare benefits plus more	OR	<input type="checkbox"/> I'd like the flexibility to choose from a portfolio of plans designed to supplement Original Medicare
<input type="checkbox"/> I don't mind having copayments/coinsurance for medical services	OR	<input type="checkbox"/> I'm looking for a plan with no copayments
<input type="checkbox"/> I want coverage for emergency care worldwide	OR	<input type="checkbox"/> I'd prefer the option to choose whether or not I have coverage outside the U.S.
<input type="checkbox"/> I want a plan that includes prescription drug coverage	OR	<input type="checkbox"/> I don't mind having separate prescription drug coverage

Let's find the best plan for you

If this brings up any questions you're not sure how to answer, call us. We can guide you through your options at no cost or obligation.

Answers to questions about Medicare

Q. Will Medicare cover all my medical expenses?

- A.** No. Original Medicare covers some basic medical expenses, but not all. To help you fill the gaps in coverage, you can choose among a range of plans from private insurance companies.

Q. Will Medicare cover my prescription drugs?

- A.** Original Medicare (Parts A and B) does not cover prescription drugs. However, private insurance companies help cover the costs of generic and brand name drugs through prescription drug plans (Part D) and some Medicare Advantage plans (Part C).

Q. Can I keep my doctor when I'm on Medicare?

- A.** With a Medicare Supplement plan, you can see any Medicare-approved doctor or hospital. With a Medicare Advantage plan, you can use any doctor who accepts Medicare in your plan's network.

Q. When can I enroll in Medicare?

- A.** You are eligible to enroll in Medicare beginning three months before your 65th birthday.

Q. When will my coverage start?

- A.** If you enroll as soon as you're eligible, your coverage will begin as early as the first day of your birthday month.



Anthem Blue Cross is a Medicare Advantage Organization with a Medicare contract. Enrollment in Anthem Blue Cross depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 of each year.

Medicare Supplement: Not connected with or endorsed by the U.S. Government or the federal Medicare program. The purpose of this communication is educational.

This information is available for free in other languages. Please call our customer service number at 1-844-840-8005 (TTY: 711), 8 a.m. to 8 p.m., seven days a week (October 1 - February 14), Monday to Friday (February 15 - September 30) (except holidays). Esta información está disponible sin cargo en otros idiomas. Por favor llame a nuestro número de Servicio al Cliente al 1-844-840-8005 (TTY: 711), de 8 a. m. a 8 p. m., los 7 días de la semana (excepto los días feriados) desde el 1 de octubre hasta el 14 de febrero, y de 8 a. m. a 8 p. m., de lunes a viernes (excepto los días feriados) del 15 de febrero hasta el 30 de septiembre. 本資訊另免費提供其他語言版本。請致電1-844-840-8005 聯絡我們的客戶服務部（聽語障用戶請致電：711），服務時間為10月1日至2月14日，週一至週日（節假日除外），上午8點到晚8點；2月15日至9月30日，週一至週五（節假日除外），上午8點到晚8點。

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5 things

to look for in your
health insurance company



Affordable plans to fit your budget



Access to a large network of doctors,
hospitals and pharmacies



**Wellness and preventive care
programs** to help you stay healthy



Knowledgeable Medicare experts
to provide answers and guidance



Experience you can rely on ... look for
a trusted provider with many years of
providing health care solutions

