

Understanding Medicare Guide

Your Resource for All Things Medicare

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Advantage Member





Introduction to Medicare

As you're approaching age 65 or retiring, you have a lot to celebrate—and to start thinking about. When you become eligible for Medicare, it's important to understand your coverage options and the things you need to consider when making your decision. Fortunately, you don't have to do this alone. Medical Mutual is here to educate you on your options, come up with a plan and help you get started.

Medical Mutual is Committed to You!

Medical Mutual has been committed to the health of Ohioans for 90 years. Based right here in the Buckeye State, we serve more than a million members and their families. As a mutual company, our focus is entirely on our members—we don't answer to Wall Street analysts or pay dividends to investors.

Let's Get Started...

In this guide you'll learn about the different parts of Medicare, how it works, when to enroll, what to consider and next steps.

“***They know how to help me*** and you can hear their sincerity through the phone. ***Everybody cares and that's what I like.***”








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What is Medicare?

Medicare is a federal health insurance program for United States residents over the age of 65 and people with certain disabilities. It is made up of four parts (Parts A, B, C and D) that provide different types of insurance coverage and services.





Medicare Parts A and B are Considered Original Medicare

Original Medicare doesn't cover all of your Medicare expenses. Original Medicare helps pay for your hospital care and doctor visits, but it doesn't cover everything.








Original Medicare		
 Part A Hospital Coverage What it covers: Inpatient hospitalization, skilled nursing, home health and hospice care	 Part B Medical Coverage What it covers: Outpatient services (e.g., doctor visits), durable medical equipment, lab tests and preventive care	
Additional Coverage		
 Part C Medicare Advantage What it covers: Includes Medicare Part A and B coverage, and some plans offer prescription drug coverage alongside extra benefits, like dental and vision	 Part D Prescription Drug Coverage What it covers: Covers the cost of prescription drugs and protects you from high drug costs	 Medicare Supplement Medigap What it covers: Offered by private insurance companies to help cover the costs that Original Medicare doesn't cover

Your Coverage Options

Option 1

Original Medicare	
 Part A Hospital Coverage	 Part B Medical Coverage
YOU CAN ADD +	
 Medicare Supplement Medigap	Sold by private insurance companies and is secondary to Medicare. These policies don't offer prescription drug coverage and must be purchased separately.
YOU CAN ADD +	
 Part D Prescription Drug Coverage	Must be purchased from private insurance companies. Can be included in a Medicare Advantage plan or be sold as a stand-alone plan. If you don't sign up for Part D when you're first eligible, you may have to pay a Late Enrollment Penalty.

Option 2

Medicare Advantage				
 Part A Hospital Coverage	 Part B Medical Coverage			
OFTEN INCLUDES				
 Part D	 Dental	 Vision	 Hearing	 Additional Benefits
<p>Medicare Advantage plans offer another way to get Medicare coverage. Medicare Advantage plans are contracted with Medicare and must provide coverage that is the same as, or better, than what Original Medicare provides.</p>		<p>When you enroll in a Medicare Advantage plan, you receive Part A and Part B—as well as prescription drug coverage and other benefits such as vision, dental and hearing coverage.</p>		

A close-up portrait of an elderly woman with short, reddish-brown hair, smiling warmly. She is wearing a blue denim jacket over a white lace top. The background is a soft, out-of-focus light gray.

Barbara Stadler

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Your Medicare Options

Step 1: Enroll in Original Medicare



Original Medicare is offered by the Federal Government and includes both hospital and medical coverage. Original Medicare pays about 80% of healthcare costs, and you pay the remaining 20%.

Pros	Cons
<ul style="list-style-type: none"> Visit any doctor, hospital or facility in the United States as long as they accept Medicare You cannot be denied enrollment for Original Medicare 	<ul style="list-style-type: none"> Typically only covers 80% of your healthcare costs, and you pay a 20% coinsurance to cover the rest Doesn't include prescription drug, dental, vision or hearing coverage

You will not have to pay a monthly Part A premium if you paid Medicare taxes for 10 years while you were employed—this is the case for many people. Everyone is required to pay a Part B premium, as well as the remaining costs for any hospital or medical services. The Part B premium is a standard rate set by the federal government and is subject to change every year.

Step 2: After You Enroll in Original Medicare, There are Two Ways to Get Additional Coverage

Once you are enrolled in Original Medicare you can get additional coverage by adding Part D, or Medicare Supplement or both.

Options to Add to Original Medicare	
 <p>Part D Prescription Drug Coverage</p>	 <p>Medicare Supplement Medigap</p>
<p>What it covers: Helps pay for generic and brand name prescriptions</p>	<p>What it covers: Helps pay for costs that Original Medicare doesn't cover</p>



Prescription Drug Coverage (Part D)

If you are enrolled in Original Medicare or a Medicare Supplement plan, you can purchase a standalone Medicare Part D plan to cover your prescription medications. When choosing a Part D plan, pay attention to its list of covered drugs, called the formulary. This will help ensure you have coverage for the medications you take.

You should enroll in Part D coverage as soon as you are eligible to avoid payment penalties. If you are still employed or have coverage from another source, you will not be subject to these penalties.

Prescription drug coverage is also included with most Medicare Advantage plans (Part C).

Pros	Cons
<ul style="list-style-type: none"> Offers coverage for prescription drugs that Original Medicare and Medicare Supplement plans do not 	<ul style="list-style-type: none"> You will pay a monthly premium for this plan



Medicare Supplement Insurance

If you want help paying the costs Original Medicare doesn't cover, a Medicare Supplement plan may be a good option for you. These plans are designed by the government and offer identical benefits no matter which insurance company you choose to get this coverage from. The only difference may be the monthly premium.

Pros	Cons
<ul style="list-style-type: none"> Visit any doctor, hospital or facility in the United States as long as they accept Medicare Helps pay for your share of costs for services covered under Original Medicare 	<ul style="list-style-type: none"> Doesn't include prescription drug coverage Monthly premiums tend to be higher than Medicare Advantage plans

Medicare Advantage (Part C)



Depending on your health needs, budget and lifestyle, you may want more coverage than what is offered with Original Medicare. If so, a Medicare Advantage plan may be right for you.

Pros

Cons

- | | |
|---|---|
| <ul style="list-style-type: none">■ Premiums starting as low as \$0 per month*■ All the benefits of Original Medicare, plus dental, vision and hearing services—and in many cases prescription drug coverage■ Often includes wellness benefits like a gym membership, an allowance for over-the-counter items and transportation services | <ul style="list-style-type: none">■ Must use providers and hospitals in the plan's network to receive covered care (except for urgent care or emergency situations) |
|---|---|

*You still must pay your Part B premium

Questions about Medicare?

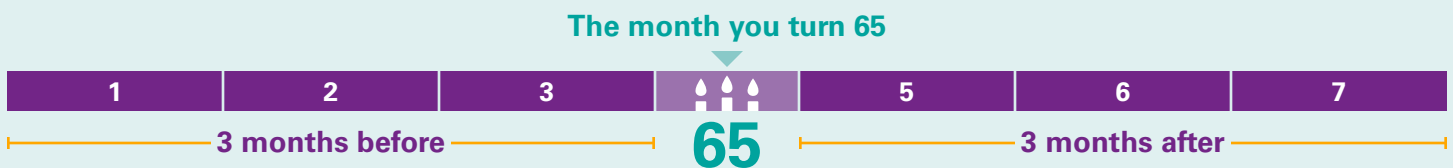
We're here to help you with your Medicare decision. Call **1-800-732-3106** (TTY 711) or visit **MedMutual.com/Medicare**.

Medicare Enrollment Periods

Enrolling for the First Time

Your Initial Enrollment Period (IEP)

Your IEP is seven months long. It includes your 65th birthday month, plus the three months before and three months after. If you don't sign up for Medicare when you first become eligible and you don't have other coverage through an employer or health plan, you may be required to pay a Late Enrollment Penalty. We recommend enrolling in a plan before your 65th birthday to avoid any gaps in your health coverage.



Retiring After 65

If you are working past age 65 and are still enrolled in health coverage through your employer, you will have a Special Enrollment Period when you retire that lasts eight months. If your employer has less than 20 employees, these rules may be different. Visit [MedMutual.com/Medicare](https://www.MedMutual.com/Medicare) for more information about Medicare and retiring past age 65.

General Enrollment Period (Only for Original Medicare)

If you miss your Initial Enrollment Period window, you have another opportunity to enroll in Original Medicare from Jan. 1 to March 31. If you enroll during this time, you can enroll in a Medicare Advantage or Part D plan later from April 1 to June 30, with coverage starting July 1.



Switching Medicare Advantage Coverage

Annual Enrollment Period (AEP)

The Medicare Annual Enrollment Period is a set time each year for changing your current Medicare coverage. It starts Oct. 15 and ends Dec. 7, with your new coverage starting Jan. 1.

Medicare Advantage Open Enrollment Period

If you are enrolled in a Medicare Advantage plan you can still make a change from Jan. 1 to March 31. You can either switch to another Medicare Advantage plan or go back to Original Medicare.

Special Enrollment Period (SEP)

There are certain situations you may be able to switch your Medicare Advantage coverage.

- Moving out of your plan's service area
- Retiring and losing your employer coverage
- Receiving Medicaid benefits

Medicare Supplement Open Enrollment Period

Once you start your first month of coverage under Medicare Part B and you're 65 or older, you'll have six months to enroll in any Medicare Supplement plan of your choosing. If you don't enroll during this time, you may have to pay more and will have fewer plan options available to you.

MedMutual Advantage plans are HMO and PPO plans offered by Medical Mutual of Ohio with a Medicare contract. Enrollment in a MedMutual Advantage plan depends on contract renewal. This is a solicitation for Medicare Supplement insurance through Medical Mutual of Ohio. Neither Medical Mutual nor any of its agents or Medicare Supplement insurance policies are connected with or endorsed by the U.S. or state government, Social Security or federal Medicare program. The Medicare Supplement insurance policy will include the exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or Medical Mutual.

Medical Mutual Medicare Supplement insurance policies are being offered through Medical Health Insuring Corporation of Ohio. Contact will be made by a licensed insurance agent or insurer. The amount of benefits provided depends upon the policy selected and the premium will vary with the amount of the benefits selected.

There are safeguards in place to help you make confident, informed decisions about selecting an insurance company. You may verify that an agent is licensed by contacting The Ohio Department of Insurance. Medical Mutual of Ohio complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

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Medicare Planning Worksheet

Life is full of surprises. Health insurance shouldn't be one of them. We know your time is valuable and we want to ensure that you are prepared and informed to make decisions about Medicare coverage in the year ahead.

1. What's most important to you in a Medicare plan?

Additional Plan Benefits and Features that are you are interested in. (check all that apply)

- | | | |
|--|--|--|
| <input type="checkbox"/> Prescription drug coverage (Part D) | <input type="checkbox"/> Hearing coverage | <input type="checkbox"/> Care covered when traveling |
| <input type="checkbox"/> Dental coverage | <input type="checkbox"/> Fitness membership | <input type="checkbox"/> Money to use on over-the-counter wellness items |
| <input type="checkbox"/> Vision coverage | <input type="checkbox"/> \$0 Primary care copays | |

2. What doctors and specialists do you see?

Some providers do not accept Medicare or aren't available in a Medicare Advantage plan's network, so it's important to check before enrolling. Please list the doctors you use most.

Primary Care Provider (e.g., general practitioner, family doctor, etc.)	
PCP #1 Name	ZIP Code
PCP #2 Name	ZIP Code

Specialists (e.g. Cardiologist, Dermatologist, Podiatrist, etc.)		
Specialist #1 Name	Type of Specialist	ZIP Code
Specialist #2 Name	Type of Specialist	ZIP Code
Specialist #3 Name	Type of Specialist	ZIP Code

Optometrist	
Optometrist Name	ZIP Code

Dentist	
Dentist Name	ZIP Code

3. What hospital system(s) do you use?

4. What prescription medications do you take?

Access to the prescription medications you need is essential. You can only get Medicare prescription drug coverage through a Medicare Advantage or Part D plan. Each has a formulary—a list of covered drugs. List your prescriptions so we can see whether your drugs are covered and how much they will cost.

Medication	Dosage	Frequency

5. What is your preferred pharmacy?



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[MedMutual.com/Medicare](https://www.MedMutual.com/Medicare)