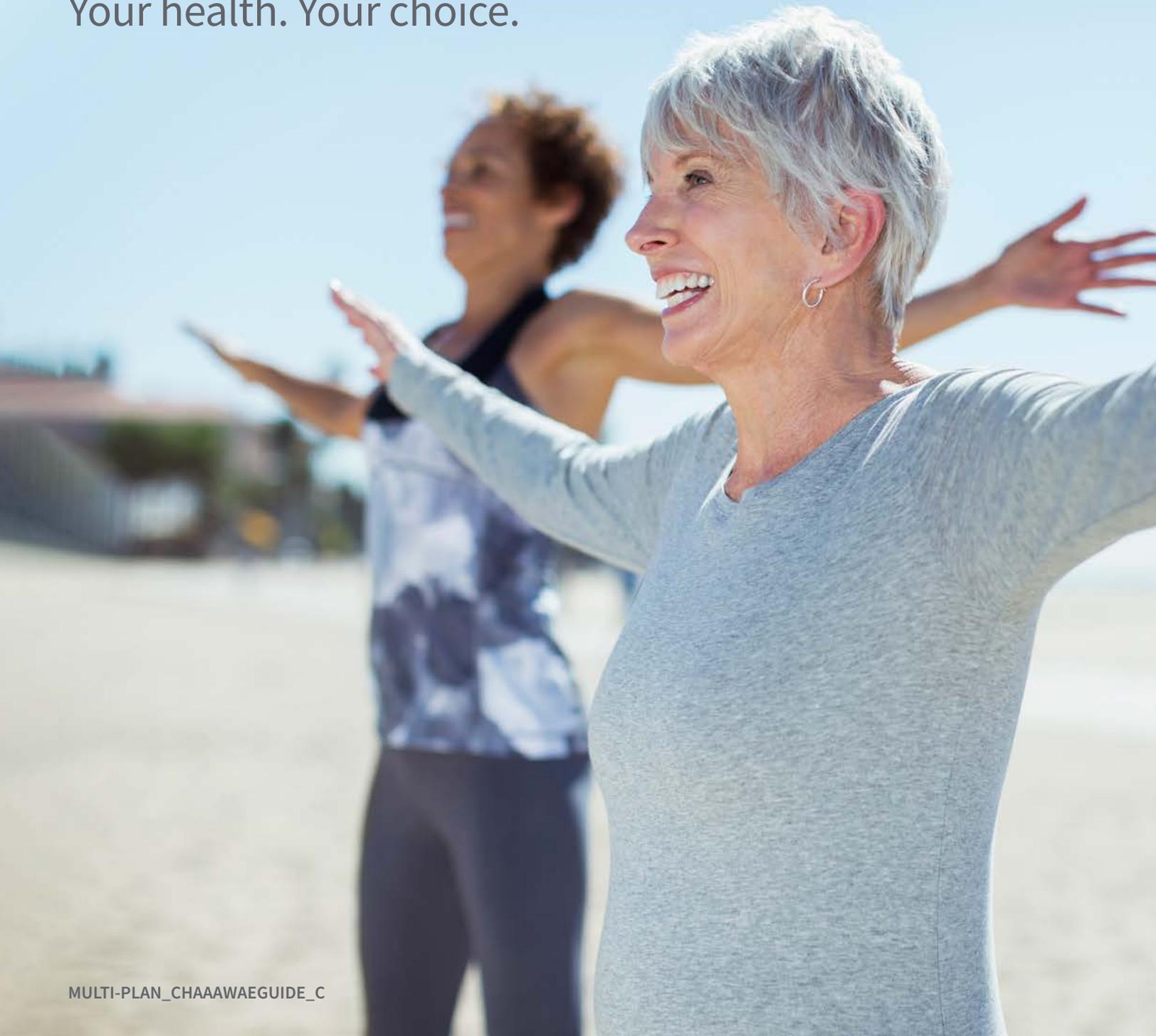


Your eGuide to Medicare

Your health. Your choice.



If you're ready to enroll in Medicare now or are starting to think about enrolling in Medicare, you're at an important milestone in life.

We know that understanding Medicare, enrolling with confidence and having peace of mind that you've got the right coverage at the right price can feel overwhelming. For nearly thirty years, people like you have relied on Choice Health to help them or their loved ones navigate Medicare and their options for coverage. Choice Health's independent, licensed agents will quote several major insurance carrier plans, based on where you live and your health care needs and guide you through the Medicare plan selection and enrollment process.

You've already taken the first step to understanding Medicare by submitting your information to receive this free eGuide. Inside, you'll learn the differences between Medicare plans, how you can expand your Medicare insurance coverage, when to enroll, and so much more. We're excited to help you get insight on what to think about now as you plan for your next steps—so let's get started!

Thanks to our carrier partners, finding the right Medicare plan for you has never been simpler. Contact a Choice Health licensed agent for a list of the carriers we work with to provide coverage options.

Have questions? A Choice Health licensed agent can help. Call us at [1-855-565-6324](tel:1-855-565-6324).



You have questions about Medicare. At Choice Health, we have answers.

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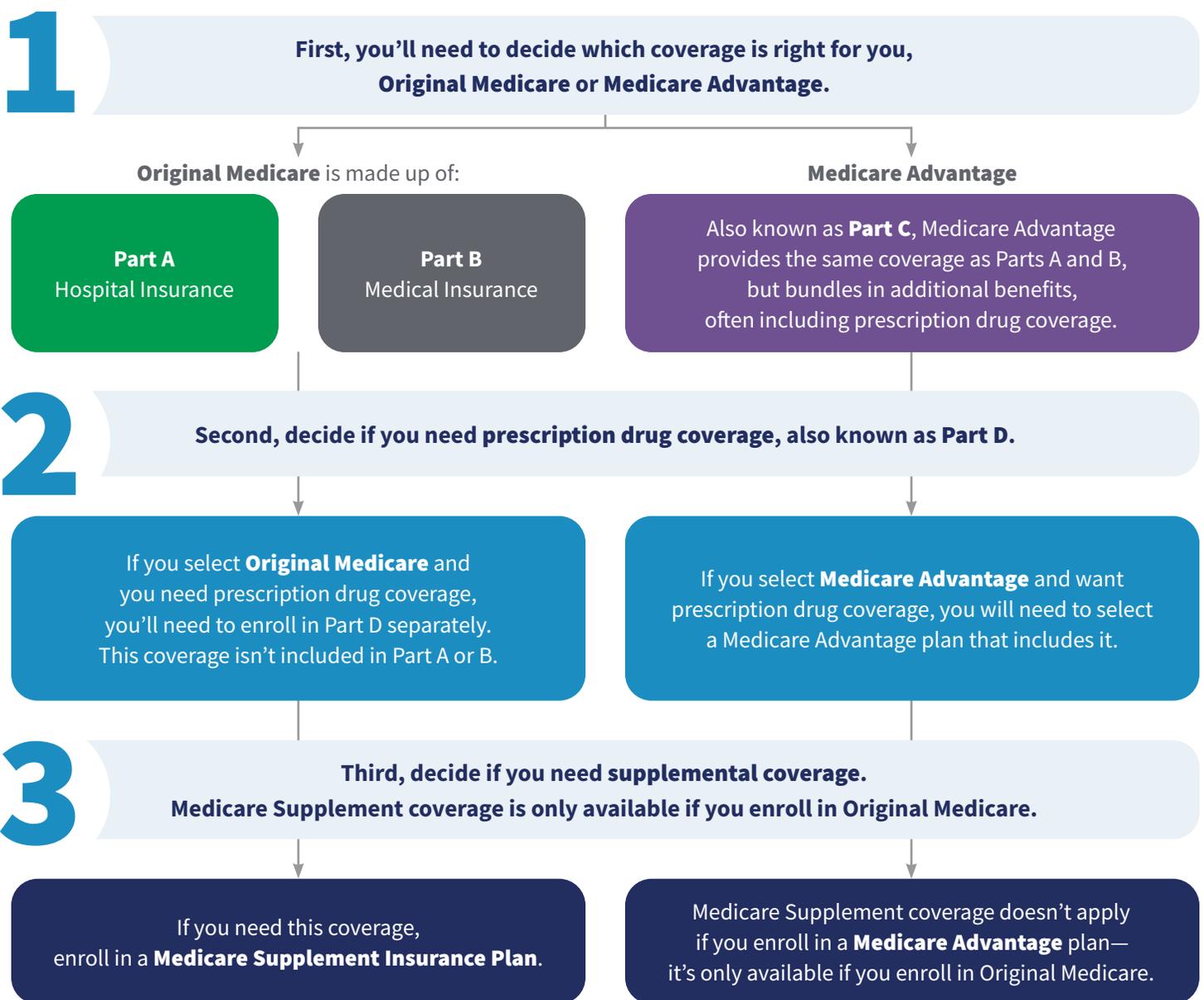
We're excited to help you at every stage of your Medicare journey.

Note that Choice Health can help you choose the right Medicare Advantage plan or explore your options for Medicare Part D and Medicare Supplement Insurance. If you prefer to enroll in Original Medicare, check out [Medicare.gov](https://www.medicare.gov) for more information.



What are the different parts of Medicare insurance?

One of your first decisions along your Medicare journey is how you want to receive Medicare coverage. Review the graphic below to take it one step at a time, then see “Medicare 101” on the next page to learn more. The key is taking the time before your 65th birthday to familiarize yourself with the basics, and learn the different parts of Medicare to decide what coverage options are best for you.



Medicare 101

Review the more detailed information here to learn more about the different components of Original Medicare and Medicare Advantage plans.

ORIGINAL MEDICARE

Original Medicare has two parts: A and B.

Part A, also known as “hospital insurance,” covers things such as inpatient hospital stays, skilled nursing facility care, nursing home care (inpatient, custodial or long-term care), hospice care, and home health care.

Part B is commonly referred to as “medical insurance” and typically covers costs related to outpatient care, durable medical equipment (DME), mental health, various preventative screenings, ambulance services, and limited outpatient prescription drugs.

Part D

Part D offers prescription drug coverage. Each Part D plan has a specific set of covered drugs. To make sure you find the right plan, make sure your current prescriptions are covered.

If you don't want to enroll in Part D, consider these ways to lower your prescription costs:

- Switch to generic or lower-cost prescription drugs.
- Enroll in a reputable prescription drug assistance program.
- Apply for [Extra Help](#), where you could earn up to \$5,000 a year in prescription drug coverage.

Did you know?

Generally, Original Medicare covers only about 80% of your total health care costs. The remaining 20% usually includes expenses like prescription drugs; dental, vision or hearing costs; and long-term care.

A late enrollment penalty may apply for both Part B and Part D. Visit [Medicare.gov](https://www.medicare.gov) to learn more or contact a Choice Health licensed agent.

Medicare 101 (continued)

Medicare Supplement Insurance (Medigap)

If you've selected Original Medicare, your next step is to decide if you want to add Medicare Supplement Insurance, or Medigap, coverage. Medicare Supplement Insurance is designed to help pay out-of-pocket costs. It works in tandem with your Original Medicare coverage, meaning it's accepted anywhere your Original Medicare plan is accepted. Important note: You must be enrolled in Original Medicare (Parts A and B) in order to enroll in a Medicare Supplement insurance plan—these plans are not available to Medicare Advantage participants.

MEDICARE ADVANTAGE

Medicare Advantage plans offer an alternative to Original Medicare coverage. Some features of Medicare Advantage plans that may be appealing include:

- Most plans include prescription drug, dental, vision, and hearing coverage.
- Many plans allow you to keep your current providers.
- Depending on your needs, you might be able to find \$0 premium or \$0 deductible plans or low-cost plans in your area.

Part D

Additionally, Medicare Advantage often serves as a one-stop-shop for traditionally separate Part A, Part B, and Part D Medicare offerings. If you need prescription drug coverage, make sure to select a Medicare Advantage plan that includes it.

Note that if you're enrolled in a Medicare Advantage plan, you cannot enroll in Medicare Supplement Insurance (Medigap).

CONTINUOUS SUPPORT THROUGH CHOICE HEALTH

Once you connect with our licensed agents, we'll be there step by step throughout your Medicare journey, helping you find the right coverage at the right price with the right providers, making appointments, verifying the need for prior authorization for medical procedures and medications, and much more! Your Member Advisor will get to know your needs and is there to help answer questions that may arise along the way.

What's Extra Help?

You may be eligible for additional help with prescription drug (Medicare Part D) costs, including premiums, deductibles, and copayments. Valued at about \$5,000 per year, Extra Help can offer significant savings to help offset out-of-pocket prescription drug costs for those who qualify.

Many people don't realize that Extra Help is available, so let us help determine if Extra Help may be an option for you and walk you through the process to qualify through the Social Security Administration. Then, a Choice Health licensed agent will follow up with you to see if you have been approved for Extra Help and, when you're ready, can help find the right Medicare coverage for you.

A closer look at the different types of Medicare Advantage plans

Medicare Advantage plans offer the same protections as Original Medicare. But, Medicare Advantage bundles in more benefits.

As you consider whether Medicare Advantage is right for you, consider the five different types of Medicare Advantage plans. It's important to consider which type may best suit your needs and how you prefer to manage your health care expenses.

- **Health Maintenance Organizations (HMO)** — With HMOs, you generally must get your care from in-network providers and your chosen primary care physician; however, out-of-network emergency care will be covered.
- **Preferred Provider Organizations (PPOs)** — PPOs provide you with the flexibility to go out-of-network for care, but you pay less if you use providers and facilities that are in-network.
- **Private Fee-for-Service (PFF) Plans** — PFF plans are offered by private insurance companies that set a predetermined payment for you and your insurance provider when you receive a medical service.
- **Special Needs Plan (SNPs)** — SNPs ensure in-network care for people with specific diseases or characteristics.
- **Medical Savings Account (MSA)** — MSAs are high deductible plans coupled with a savings account you can use to cover eligible health care expenses.

How does Medicare interact with Social Security?

Social Security retirement benefits are available to eligible workers and replace a percentage of your pre-retirement income based on your earnings over your lifetime. While most people are not eligible for Medicare until they turn 65, you can start receiving Social Security before the age of 65 (as early as age 62)—though your benefits might be reduced if you elect to receive your Social Security benefits before you reach full retirement age.

It's important to note that if you are already receiving Social Security before you reach age 65, you will be automatically enrolled in Original Medicare. To learn more about the ways Social Security interacts with Medicare, you can talk to your Choice Health licensed agent or visit [SSA.gov](https://www.ssa.gov).



Is a Medicare Advantage plan right for me?

If you're feeling overwhelmed about your Medicare coverage options, you're not alone. The number of Medicare Advantage plans available to you will depend in part on where you live, how many companies offer coverage in your area, and which coverage options may be a good fit. The type of plan you choose may also affect your prescription drug coverage options, referral requirements, and network restrictions.

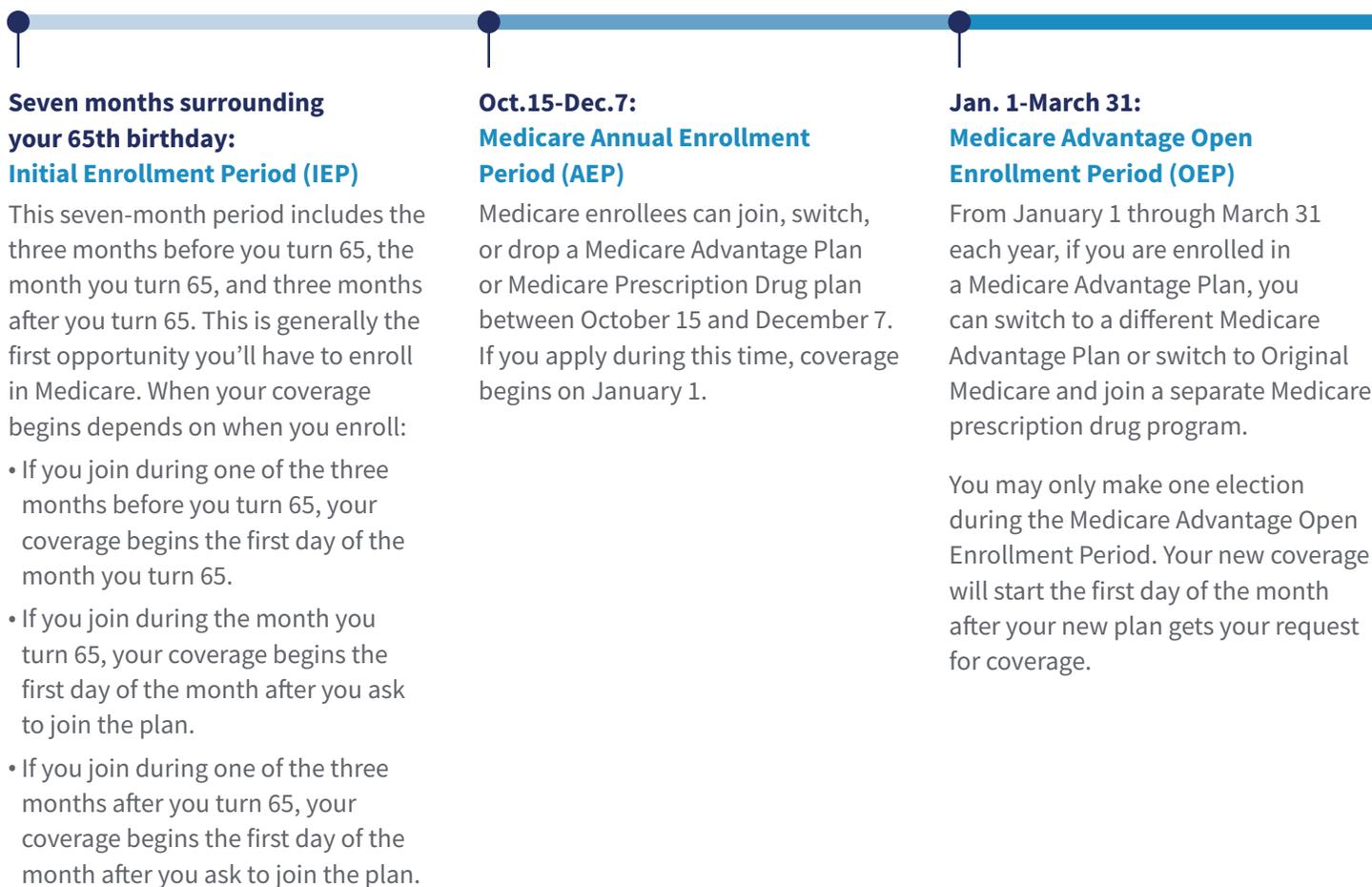
There's a lot to consider, but Choice Health can help. Our licensed agents will get to know your priorities, needs, and concerns, answer your questions, and help you find the plan that best meets your needs. **As you consider all the information in this guide, ask yourself these questions to help you decide if a Medicare Advantage plan is right for you:**

- Will you need coverage beyond what Original Medicare provides, such as vision, hearing, dental, wellbeing, and prescription drug coverage?
- Will a Medicare Advantage plan help you save on premiums for the services and prescription drug coverage you need?
- Are predictable costs, such as copayments (versus coinsurance), and protections, such as out-of-pocket maximums, important to you?
- Does the Medicare Advantage plan you are considering include your preferred providers?

When can I enroll for Medicare?

If you receive Social Security retirement benefits before you turn 65, you will automatically be enrolled in Medicare Parts A and B. Otherwise, you must actively enroll in Original Medicare and, if you choose, in Medicare Advantage. There are only certain periods when you can enroll in or switch your Medicare coverage.

The timeline below helps explain when you may become eligible for different Medicare plans and when you'll need to take action to enroll.



How can I avoid Medicare fraud?

Individuals with mal intent might try to steal your Medicare number, your personal information, and more so they can commit Medicare fraud. **To protect you, your family, and your Medicare information, you should never:**

- Give your Medicare information to door-to-door solicitors. Medicare will never visit your home.
- Give your Medicare information to any person who asks for it over the phone. The only time Medicare will call you is if you've given permission in advance.
- Buy something from "Medicare" over the phone. Medicare won't ever call to sell you anything.
- Respond to any emails or texts discussing Medicare topics that come from an unidentified source or that ask for personal information. Messages from unknown sources that contain grammatical errors should always be suspect.
- Dispose of any printed information pertaining to doctor visits or their related bills in the trash or recycling, without shredding first. You may want to keep a separate record of medical charges so you can keep track of spending to avoid fraudulent billing.



Medicare Planning Checklist

Reading this eGuide is an important first step in learning about your coverage options and preparing to enroll in a Medicare plan. Use this checklist to keep your planning on track—so when it's time to enroll, you feel confident in the coverage you choose. Take your time going through the checklist, jot down some notes, and prepare any questions you might have for when you speak to a Choice Health licensed agent.

Understanding the basics

- Do you [understand the basics](#) of Medicare Advantage, Original Medicare, and your supplemental Medicare options?
- Do you know there is a [penalty for enrolling in Part B and Part D late?](#)
- Do you know the different times of year when you can enroll in or change your Medicare coverage, and [which enrollment period applies to you?](#)

Understanding your needs

- Will you be enrolled in Medicare automatically [because you are getting Social Security benefits before your 65th birthday](#) or do you have to sign up?
- Are you interested in adding [additional benefits](#) to your Medicare coverage?
- Is there a specific health care provider you want to keep seeing? If so, does the plan you are considering have that provider in-network?
- Do you have a specific medication, or set of medications you would like covered by Medicare?
- Outside of this eGuide, what research have you done on Medicare?

Understanding your options

- Do you understand how Medicare Advantage plans [bundle in more features?](#)
- Have you contacted a Choice Health licensed agent to understand the Medicare options in your area?
- Do you know what [different Medicare plans cover](#) and what your out-of-pocket costs may be?

How can I talk to a licensed agent?

At Choice Health, we know that navigating the Medicare system and selecting the coverage that's right for you and your loved ones can be tricky. No matter where you live or what your needs are, our independent, licensed agent will quote several major insurance carrier plans, then help you consider your options before selecting a plan and enrolling. We're here to provide a seamless, stress-free process and to help you enroll with confidence.

To get started, call us at [1-855-565-6324](tel:1-855-565-6324) TTY 711 from 9 a.m. to 6 p.m. ET, Monday through Friday. If you're calling from October 15 through December 7, we are available 8 a.m. to 8 p.m. ET, Monday through Friday and 9 a.m. to 6 p.m. ET on Saturday.





Choice Health Insurance LLC is a licensed and certified representative of Medicare Advantage HMO, HMO-POS, PPO, PFFS and SNP organizations and stand-alone prescription drug plans with a Medicare contract. Enrollment in any plan depends on contract renewal.