

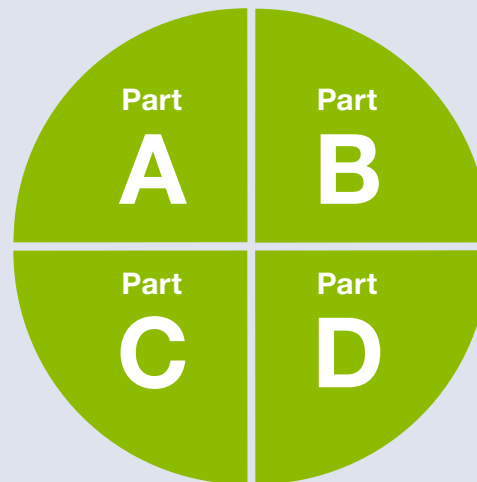


# Get started with the basics of Medicare

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**You have a lot of choices for Medicare coverage. And you probably have a lot of questions, too.**



So let's get started with the basics. Because the more you know, the more likely you are to get the coverage that's right for you.

# What is Medicare?

It's a health insurance program that has four parts: A, B, C and D. Here's an overview of what each part covers.



Part  
A

+

Part  
B

Original  
Medicare

## This is hospital insurance that covers:

- Inpatient hospital and rehabilitation facility care, including X-rays, surgeries and radiation treatment
- Skilled nursing facility, hospice and home health care

Most people won't pay a premium for Part A.

## This is medical insurance that covers:

- Outpatient hospital and home health care
- Ambulance, doctor and preventive services

You'll pay a monthly premium for Part B. The premium is usually deducted from — or taken out of — your Social Security check.

**Parts A and B make up Original Medicare. Original Medicare is provided by the federal government.**



## Part C

### **An alternative to Original Medicare, this is a Medicare Advantage plan that:**

- Covers all your Parts A and B benefits
- May cover your prescription drugs, too
- May also offer extra benefits, like vision or dental coverage or a fitness membership
- May require you to see network doctors or specialists
- Caps your out-of-pocket spending to protect your finances

You may pay a monthly premium for Part C. You must keep paying your Part B premium, too.

## Part D

### **This is a Medicare prescription drug plan that:**

- Covers your prescription drugs
- Is often included in a Medicare Advantage plan
- Can be purchased separately to go with Original Medicare

You may pay a monthly premium for Part D.

**Parts C and D are offered by private insurers, not the federal government.**





## Am I eligible for Medicare?

You're eligible if you:

- Are age 65 or older
- Are under age 65 and have certain disabilities
- Have end-stage renal (kidney) disease

## Do I have to apply for Parts A and B?

You don't have to apply if you already get Social Security benefits or railroad retirement checks when you first become eligible for Medicare.

**If you don't get either one**, contact Social Security about three months before your 65th birthday to sign up for Medicare. You can sign up even if you don't plan to retire at 65.

**If you're working and have medical coverage through your employer**, ask them if you should sign up for Part B when you're first eligible for Medicare.

# If I have Original Medicare, why do I need more coverage?

Original Medicare doesn't cover everything. So, if you keep Original Medicare, you may want to add:



A **prescription drug plan** to help cover your prescription drugs

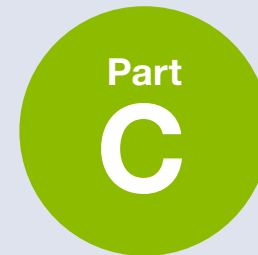


A **Medicare supplement (Medigap) plan** to help pay for out-of-pocket costs like copayments, coinsurance and deductibles

Both options are sold by private insurance companies. You may pay a monthly premium for each one.

Or

If you choose **not** to stay with Original Medicare, you can enroll in a Medicare Advantage (Part C) plan.



# How are Original Medicare and a Medicare Advantage (Part C) plan different?

## ORIGINAL MEDICARE

- You can go to any doctor that accepts Medicare.
- You have to buy a separate Part D plan if you want or need prescription drug coverage.
- It doesn't have a limit on how much you pay out of pocket each year.

## MEDICARE ADVANTAGE (PART C) PLAN

- It has a network of doctors and hospitals you may have to use.
- It may include prescription drug coverage, so you wouldn't need to buy a separate Part D plan.
- It caps your annual out-of-pocket costs to protect your finances.

# When can I enroll in a Medicare Part C or D plan?



## Initial Enrollment Period

This includes the three months before, the month of, and the three months after your 65th birthday.



## Annual Election Period

You can enroll in or change your Medicare plan from October 15 through December 7 each year.



## Special Enrollment Period

You may be able to enroll in or change Medicare plans if you:

- Lose employer coverage
- Move to a new service area
- Have Extra Help for your prescription drugs

# Where can I go for more information?



Visit **medicare.gov**. Or call 1-800-MEDICARE (TTY: 1-877-486-2048). You can speak to someone 24/7.

Visit **ssa.gov**. Or call 1-800-772-1213 (TTY: 1-800-325-0778). You can speak to someone 7 a.m. to 7 p.m. local time, Monday through Friday.

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