



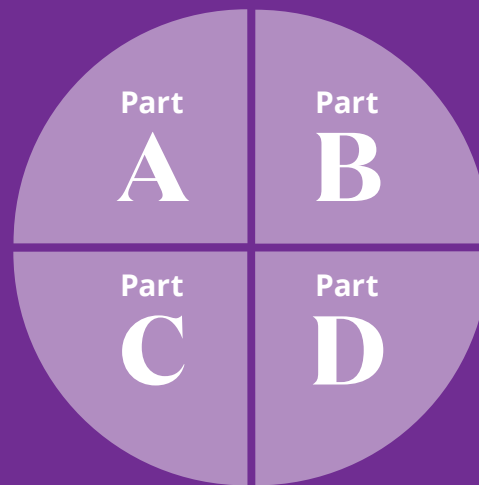
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Get started with the basics of Medicare

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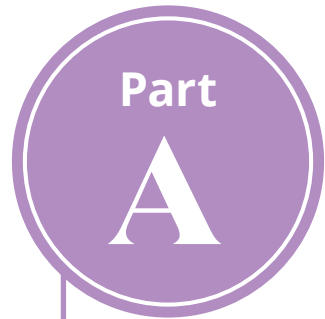
You have a lot of choices for Medicare coverage. And you probably have a lot of questions, too.



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.

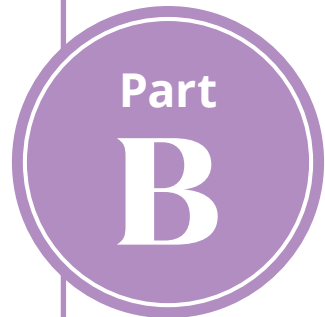


THIS IS HOSPITAL INSURANCE THAT COVERS:

- 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.

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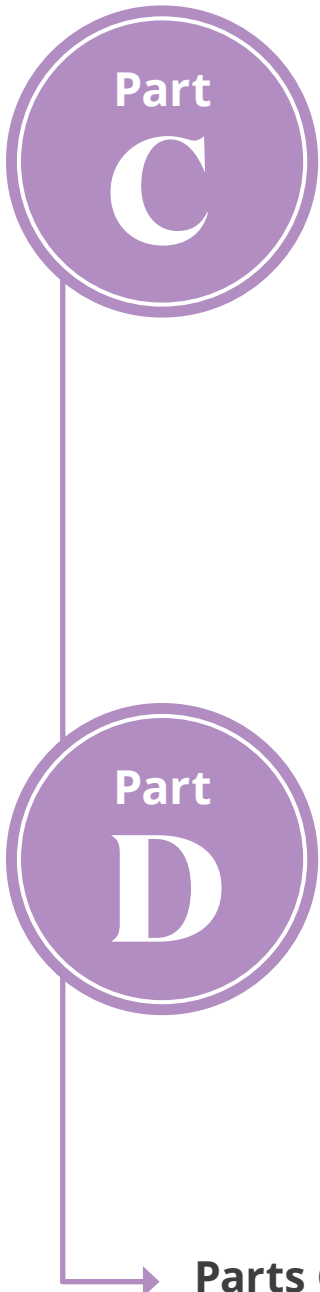
THIS IS MEDICAL INSURANCE THAT COVERS:

- 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.

Original
Medicare

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

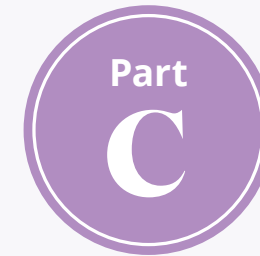


A **Medicare supplement (Medigap) plan** to help pay for out-of-pocket costs like copayments, coinsurance and deductibles

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

Visit [ssa.gov](https://www.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.

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. Our dual-eligible Special Needs Plan is available to anyone who has both Medical Assistance from the state and Medicare. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. You must continue to pay your Medicare Part B premium. The Part B premium is covered for full-dual members.

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