

Eligible for Medicare soon?



A Guide

to Understanding Medicare
and Your Options

Includes answers to frequently asked questions.

TUFTS  Health Plan
Medicare Preferred

Simplifying things.

The more you know, the better equipped you'll be to make important coverage decisions.



Medicare is organized into four parts:

- ✓ **Part A** (hospital insurance) helps pay for inpatient hospital stays, skilled nursing facilities, home health care, hospice and other related services, and is free for most people.
- ✓ **Part B** (medical insurance) helps pay for medically necessary doctors' services, lab work and other outpatient care. You pay a monthly Part B premium if you want this optional coverage.
- ✓ **Part C** refers to the Medicare Advantage program, through which beneficiaries can enroll in a private health plan, such as a health maintenance organization (HMO). You receive Medicare-covered medical benefits plus extra benefits, such as eyeglasses or a fitness program.
- ✓ **Part D** is prescription drug coverage. The Part D benefit is offered through private plans. It can be either a stand-alone prescription drug plan (PDP) or Medicare Advantage prescription drug plan (MA-PD) that combines medical and drug coverage.

You can rely on Medicare for your health care coverage, but it may not be enough.

Medicare Part A and Part B have deductibles and coinsurance, with no limit on out-of-pocket spending, and you are responsible for the gaps. It **DOES NOT COVER** Part D prescription drugs; routine vision and hearing services; eyeglasses (except after certain cataract surgeries); emergency services outside the U.S.; and certain other services.

You have other options:

- 1. You can add a Medicare Supplement policy.**
This is supplemental insurance that may help fill Medicare's gaps. Some plans have little or no out-of-pocket costs for covered services (other than your monthly premium).
- 2. Or you can join a Medicare Advantage plan.**
These are generally HMOs and PPOs that provide all the health care coverage you receive under Medicare, and may include extra benefits like vision, hearing and fitness.

For Part D prescription drug coverage you can join a stand-alone PDP plan or add drug coverage to a Medicare Advantage plan if available.

Tufts Health Plan Medicare Preferred offers HMO and Medicare Supplement plans.

One is sure to be right for you!

✓ Medicare Enrollment

At age 65, you are eligible for full Medicare benefits. In most cases, if you're already getting benefits from Social Security or the Railroad Retirement Board (RRB), you will automatically get Part A and Part B starting the first day of the month you turn 65. If your birthday is on the first day of the month, Part A and Part B will start the first day of the prior month. If you are still working and not on Social Security you can still sign up for Medicare if you so choose.

✓ Part B Initial Enrollment Period

While Part A is typically premium-free there are costs associated with Part B. You can enroll three months prior to, the month of, or three months after your 65th birthday. This is called your Initial Enrollment Period.

If you do not sign up during your Initial Enrollment Period, a 10% penalty may be added to the Part B premium (unless you have health coverage through your — or your spouse's — employer and qualify for a Special Enrollment Period).

This 10% penalty is applied to each 12-month period that you delay Part B enrollment. For example, if you delay enrolling for two years after your Initial Enrollment Period the penalty would be 20%. In addition, the penalty will continue for as long as you have Part B.

Questions?

Don't hesitate to call and speak with a plan representative or attend an informational meeting.

Call **800-890-6600** (TTY **888-899-8977**).

Representatives are available Monday – Friday, 8:00 a.m. – 8:00 p.m. (Representatives are available 7 days a week, 8:00 a.m. – 8:00 p.m. from October 15 – February 14.) After hours and on holidays, please leave a message and a representative will return your call the next business day.

For additional information about Medicare, you can also visit **www.ssa.gov** or **www.medicare.gov**.

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Answers

to questions you may have

Q. If I'm still working and on my employer's health plan when I turn 65, do I need to sign up for Part B during my Initial Enrollment Period?

A. You don't.

You can wait until you're ready to move off your (or your spouse's) employer plan. When you do, you'll qualify for a Special Enrollment Period and have an 8-month window to sign up for Part B. It begins when your employer or union coverage ends, or when employment ends, whichever is first. Be sure to elect Part B at that time to avoid the late enrollment penalty.

Q. When I go on Medicare, do I need to stay with the same insurance company I have now?

A. Absolutely not.

You can choose any type of plan you want, from any insurance company you want — possibly for the first time in your life. It's best to shop around, speak with your employer group benefits administrator, compare your options and choose the best value. By obtaining coverage, you won't have to worry about a lapse in coverage or that you may not qualify medically if you choose another plan.

Q. How do I enroll in Medicare?

A. It's easy.

Call or visit your local Social Security office or enroll online at <http://ssa.gov>. You'll need an original or certified copy of your birth or baptismal certificate, W-2 forms for the past two years and your Social Security card.

Q. Where can I learn more about Medicare and Tufts Health Plan Medicare Preferred?

A. Go online or give us a call!

Visit our website at tuftsmedicarepreferred.org/retire-62.

You'll learn more about what Medicare does and doesn't cover; eligibility rules; and about our plans.

You can also reach us toll free at **800-890-6600** (TTY **888-899-8977**).

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As a not-for-profit plan, we are dedicated to offering access to a variety of quality innovative health coverage options.

We hope you'll give Tufts Health Plan Medicare Preferred the opportunity to earn your trust and confidence.

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tuftsmedicarepreferred.org/retire-62

Tufts Medicare Preferred Supplement plans are offered in accordance with Massachusetts law.

Medicare Advantage Plans:

Tufts Health Plan Medicare Preferred is a Medicare Advantage organization with a Medicare contract.

Tufts Medicare Preferred HMO plans are not available in the towns of Taunton, Dighton, Berkley, Lakeville and Middleborough or in Berkshire, Dukes, Franklin and Nantucket Counties.