

Medicare Made Simple

A guide to your health plan options



Introduction

When you're eligible for Medicare, understanding and comparing all of your health plan options can be confusing.

This guide describes the parts of Medicare and the available health plan options, so you can select a plan that meets your needs, budget and lifestyle.



The Different Parts of Medicare

Part A (hospital insurance) helps pay for inpatient hospital stays, skilled nursing facilities, home health care, hospice and other related services.

Part B (medical insurance) helps pay for medically necessary doctors' services, lab work and other outpatient care. You pay a premium (cost) if you want this coverage.

Part C (Medicare Advantage plans) are provided by private health plans, like Tufts Health Plan, and include all of your Medicare covered medical benefits (Parts A and B) plus extra benefits. You must have Medicare Parts A and B to apply for a Medicare Advantage plan.

Part D (prescription drug coverage) is offered through private health plans. It can be either a stand-alone prescription drug plan (PDP) or a Medicare Advantage prescription drug plan (MA-PD) that combines medical (Parts A and B) and drug coverage (Part D), like some of our Tufts Medicare Preferred HMO plans. You must have Medicare Parts A and B to qualify.

Coverage Choices

You have **4 basic choices** if you are eligible for Medicare:

- 1** **You can rely on Original Medicare** (Parts A and B) to provide your coverage. Original Medicare is managed by the Federal Government and provides Medicare Part A (hospital) coverage and Part B (medical) coverage. Usually a fee is charged for each health care service or supply you receive. This fee is in addition to the Medicare Part B premium. Original Medicare is available to all people who are 65 years of age and older or people who qualify through disability. What many people don't know is that Original Medicare doesn't cover everything. Original Medicare **only pays about 80% of your expenses**. The **remaining 20% is your responsibility**, and it could add up to thousands of dollars each year.
- 2** **You can choose a Medicare Advantage plan** (Part C), like one of our Tufts Medicare Preferred HMO plans, and get all of the benefits you may be entitled to under Original Medicare **plus extra benefits** like annual physicals, vision and hearing exams, reimbursements for eyewear, fitness, wellness programs and acupuncture, plus optional dental coverage. Tufts Health Plan offers a **variety** of affordable Medicare Advantage HMO plans* to cover your medical and prescription drug needs. **With monthly premiums as low as \$0,*** worldwide emergency and urgent care and a **cap on your out-of-pocket medical expenses**, our HMO plans offer more peace of mind than relying on Original Medicare alone.
- 3** **You can choose a Medicare Supplement plan**, like one of our Tufts Medicare Preferred Supplement plans, to provide all of the benefits you may be entitled to under Original Medicare plus extras like the freedom to see **any doctor nationwide** who accepts Medicare (without referrals), as well as coverage for **vision, hearing, and worldwide emergency and urgent care**. A Medicare Supplement plan is a health insurance plan that may be purchased in addition to Original Medicare coverage. It's designed to **fill "coverage gaps"** in Original Medicare. With a Medicare Supplement plan, you must purchase a separate prescription drug plan if you want prescription drug coverage.
- 4** **You can add a prescription drug plan** (Part D) to Original Medicare by joining a Medicare prescription drug plan. A Part D prescription drug plan can help you save money even if you don't take a lot of prescription drugs. Some Medicare Advantage plans include Medicare Part D coverage, like our Tufts Medicare Preferred HMO Rx plans. We also offer HMO plans without Medicare Part D coverage (no Rx plans). Stand-alone prescription drug plans are also available and can be combined with Original Medicare or a Medicare Supplement plan. If you're eligible to join a Medicare prescription drug plan and choose not to enroll, you may have to pay a late enrollment penalty when you do join.

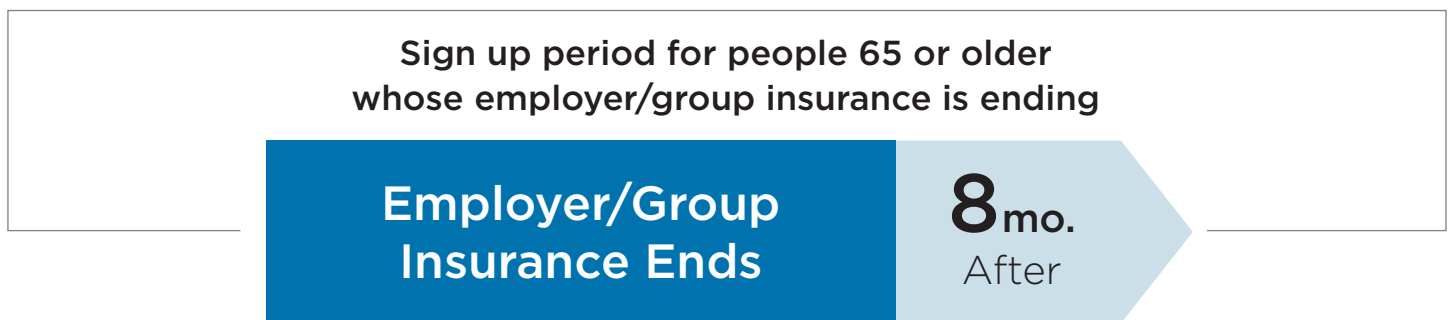
Enrollment Periods

When to Sign Up

The Centers for Medicare & Medicaid Services (CMS) have established the following enrollment periods. During these enrollment periods, you can sign up for both Original Medicare and then a Medicare Advantage plan, such as one of our Tufts Medicare Preferred HMO plans.



If you are turning 65, you can sign up for Original Medicare and also for a Medicare Advantage plan in the 3 months before your birthday month, during your birthday month, or the 3 months after your birthday month. This is referred to as the **Initial Enrollment Period**.

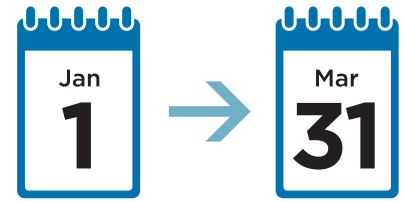


You may be eligible to apply for Original Medicare and also for a Medicare Advantage plan under special circumstances, such as after your employment or group health insurance ends (e.g. when you retire). These circumstances fall under what Medicare refers to as **Special Enrollment Periods**.

Please note: If your employer offers Medicare health plan coverage for retired employees, your enrollment period may be different.

What if I didn't sign up during my Initial Enrollment Period?

If you missed the sign up for Original Medicare, you can still sign up during a General Enrollment Period (January 1 – March 31). Failure to sign up for Medicare coverage during the Initial Enrollment Period can result in penalties:



Late Enrollment Penalty

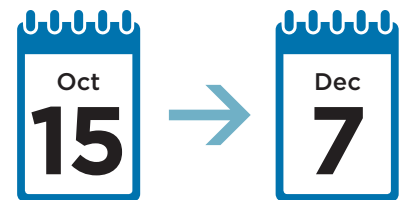
Medicare Part A: 10% late enrollment penalty applied to your monthly premium for twice the number of years you did not have Part A despite being eligible. If you or your spouse paid Medicare taxes while employed, there is typically no monthly Part A monthly premium. Otherwise the monthly premium is \$411.

Medicare Part B: 10% late enrollment penalty applied to your monthly premium for each full 12-month period that you did not have Part B despite being eligible. In most cases, this penalty will be added to your monthly premium for the remainder of your enrollment in Medicare. The Part B monthly premium is generally \$109–\$134 depending on your income.

Annual Election Period For Medicare Advantage or Prescription Drug plans

October 15 – December 7 (each year)

This is for anyone wishing to join a Medicare Advantage or prescription drug plan or switch to a different plan. Your coverage will begin on January 1 of the following year.



Not sure which Medicare Advantage plan to choose?

Well that's okay, because choosing your Medicare Advantage plan, like one of Tufts Medicare Preferred HMO plans, is not permanent. You have the flexibility to change your plan every year.

Medicare Supplement Enrollment Period

Eligible individuals can join a Medicare Supplement plan any month during the year. However, the best time to purchase a Medicare Supplement plan is during the 6 month Medigap Open Enrollment Period. This period begins the first day of the month in which you are 65 or older and enrolled in Medicare Part B, and ends 6 months later.

If you enroll within the 6 month period, you may qualify for a discounted monthly premium that could save you 15% on premiums in your first year; and then 10% for your second year monthly premiums, and a 5% discount for your third year monthly premiums.

Frequently Asked Questions

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. **No.**

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. **If I'm covered, is my spouse automatically covered?**

A. **No.**

Each person must sign up for Medicare individually. There is no spousal coverage with Medicare.

Q. **When I go on Medicare, do I need to stay with the same insurance company I have through my employer?**

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.

Q. **How do I enroll in Medicare?**

A. **Call or visit your local Social Security office** or enroll online at www.ssa.gov.

Q. **When I enroll for Parts A and B with Social Security, do I also enroll for Part D?**

A. **No — Part D enrollment is different.**

If you want Medicare prescription drug benefits (Part D), you must enroll in a private insurance plan that contracts with Medicare. You can join either a Medicare Advantage plan that offers combined health and drug coverage in one plan, or join a stand-alone plan that covers prescriptions only.

Resources

If you have questions about how Medicare works or about our plan options, please call or visit our website. Online you'll find many helpful resources including a Medicare 101 video, a plan comparison tool, doctor and drug search tools, and more!



Speak with a Medicare Specialist
Call 1-844-455-3302[†] (TTY: 711)



Get more info online
thpmp.org

Other Helpful Resources

Medicare

1-800-MEDICARE (1-800-633-4227) TTY: 1-877-486-2048

24 hours, 7 days a week

Medicare is the Federal health insurance program for people 65 years of age or older, some people under age 65 with disabilities, and people with End-Stage Renal Disease.

www.medicare.gov

Social Security Administration

1-800-772-1213 // TTY: 1-800-325-0778

7 a.m. - 7 p.m., Monday - Friday

Social Security is responsible for determining eligibility and handling enrollment for Medicare. If you are already getting Social Security checks, enrollment into Medicare is automatic.

www.ssa.gov

About Tufts Health Plan

For more than 30 years, Tufts Health Plan has offered Medicare plans to Massachusetts residents ages 65 or older, including Medicare Advantage plans and Medicare Supplement plans.

We're also a Massachusetts-based company and we take pride in providing the members of our community with personalized care and attention. That's why 97% of our members stay year after year!



Speak with a Medicare Specialist
Call 1-844-455-3302 (TTY: 711)



Get more info online
thpmp.org

*You must continue to pay your Medicare Part B premium. \$0 premium not available in Hampden and Hampshire counties.

**Medicare evaluates plans based on a 5-star rating system. Star ratings are calculated each year and may change from one year to the next. For more information on plan ratings, go to www.Medicare.gov.

†Monday – Friday, 8:00 a.m. – 8:00 p.m. (Oct. 1 – Feb. 14, 7 days a week, 8:00 a.m. – 8:00 p.m.).

Medicare Advantage Plans: Tufts Health Plan is an HMO plan with a Medicare contract.

Enrollment in Tufts Health Plan depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments and restrictions may apply. Benefits, premium, and/or copayments/coinsurance may change on January 1 of each year. Tufts Medicare Preferred HMO plans are available in Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester counties.

Tufts Medicare Preferred Supplement plans are offered in accordance with Massachusetts law. Members must have Medicare Part A and Part B to enroll in this plan. Tufts Medicare Preferred Supplement plans are available in all Massachusetts counties.

Tufts Medicare Preferred Supplement One rates are for 2017.

Tufts Medicare Preferred HMO Saver Rx rates are for 2018.



Tufts Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Tufts Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Tufts Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact Tufts Health Plan at 1-800-701-9000 (TTY: 711).

If you believe that Tufts Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Tufts Health Plan, Attention:

Civil Rights Coordinator, Legal Dept.

705 Mount Auburn St. Watertown, MA 02472

Phone: 1-888-880-8699 ext. 48000, (TTY number—711 or 1-800-439-2370. Español: 866-930-9252)

Fax: 617-972-9048

Email: OCRCoordinator@tufts-health.com.

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Tufts Health Plan Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building Washington, D.C. 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

thpmp.org | 1-800-701-9000

English: ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-701-9000 (TTY: 711).

Arabic: ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-701-9000 (رقم هاتف الصم والبكم: 711).

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-701-9000 (TTY 711)。

Farsi: توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با تماس بگیرید. 1-800-701-9000 (TTY: 711)

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-701-9000 (ATS : 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-701-9000 (TTY: 711).

Greek: ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-800-701-9000 (TTY: 711).

Gujarati: સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-701-9000 (TTY: 711).

Haitian Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-701-9000 (TTY: 711).

Italian: ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-701-9000 (TTY: 711).

Japanese: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-701-9000 (TTY: 711) まで、お電話にてご連絡ください。

Khmer (Cambodian): ប្រយ័ត្ន៖ បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អូល គឺអាចមានសំរាប់បំរើអ្នក។ ចូរ ទូរស័ព្ទ 1-800-701-9000 (TTY: 711)

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-701-9000 (TTY: 711) 번으로 전화해 주십시오.

Laotian: ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-800-701-9000 (TTY: 711).

Navajo: Díí baa akó nínízin: Díí saad bee yánílt'igo Diné Bizaad, saad bee áká'anída'áwo'deęę, t'áá jiik'eh, éí ná hóló, koji' hódílnih 1800-701-9000 (TTY: 711).

Polish: UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-701-9000 (TTY: 711).

Portuguese: ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-701-9000 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-701-9000 (телетайп: 711).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-701-9000 (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-701-9000 (TTY: 711).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-701-9000 (TTY: 711).