



Welcome

Let's explore Medicare



Franciscan
INSURANCE SERVICES

(877) 883-6457



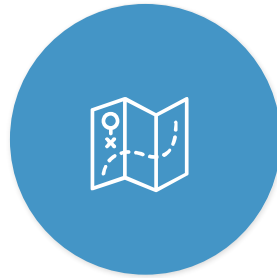
Here is our route for today



Step 1:

Choose your destination

Think about where you want to go.



Step 2:

Get ready

Understand Medicare eligibility and enrollment periods.



Step 3:

Discover

Learn about Medicare and your plan options.

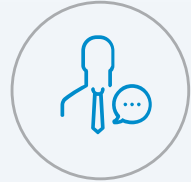


Step 4:

Arrive

Choose a plan that's right for you.

Explore confidently with Anthem Blue Cross and Blue Shield



Local market expertise



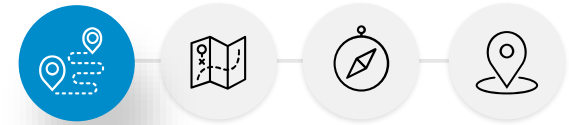
Personalized guidance



Choice and flexibility



Choose your destination



**Think about
where you
want to go**

STEP 1



- Overall well-being
- Predictable health care costs
- Coverage for all aspects of your health
- Confidence and peace of mind

Question

What feature or benefit is most important to you?

- A. Prescription coverage
- B. Provider network
- C. Benefits like dental, vision, and over-the-counter items
- D. Out-of-pocket costs like copays and deductibles for covered medical services
- E. Coverage out of state

Question

What type of insurance do you have now?

- A. Marketplace or Individual coverage
- B. Employer Group coverage
- C. Retiree coverage
- D. Medicare plan with another company

Question

Do you have Medicare Part A and B yet?

- A. Yes, I have both.
- B. No, I only have Part A.
- C. No, I don't have either.

Get Ready

**Understand
Medicare
eligibility and
enrollment**

STEP 2



Get Ready

You are eligible if...

You are

- A permanent U.S. resident
- Or a legal citizen living in the U.S. for 5 years in a row

You are

- Age 65+
- Or under 65 with certain disabilities
- Or any age with end-stage renal disease

You or your spouse have

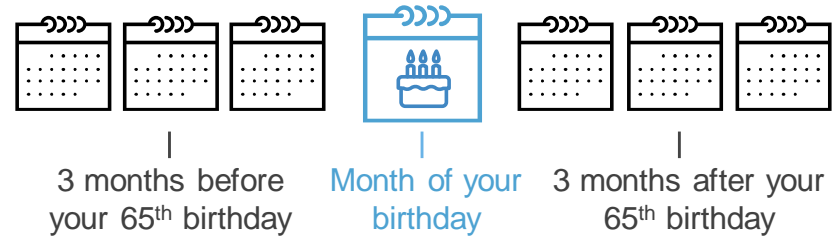
- Worked and paid Social Security taxes for 10+ years

You may also be eligible for a Dual Eligible Special Needs Plan if you qualify for Medicaid or meet certain income restrictions.

Enrollment periods

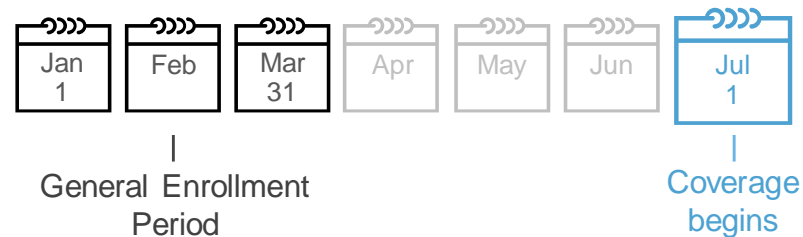
Initial Enrollment Period (IEP)

The first time you can sign up for Medicare.



General Enrollment Period (GEP)

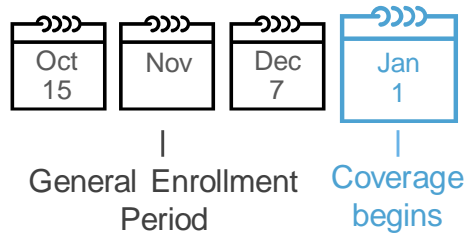
If you miss your Initial Enrollment Period, you can sign up from January 1 – March 31 for coverage to start July 1.



Enrollment periods

Annual Election Period (AEP)

Current Medicare enrollees can add, drop, or switch a plan for next year between October 15 – December 7.



Special Enrollment Period (SEP)

You can change coverage any time in case of circumstances such as moving or losing other insurance coverage.

Discover



**Learn about
Medicare and your
plan options**

STEP 3



Original Medicare



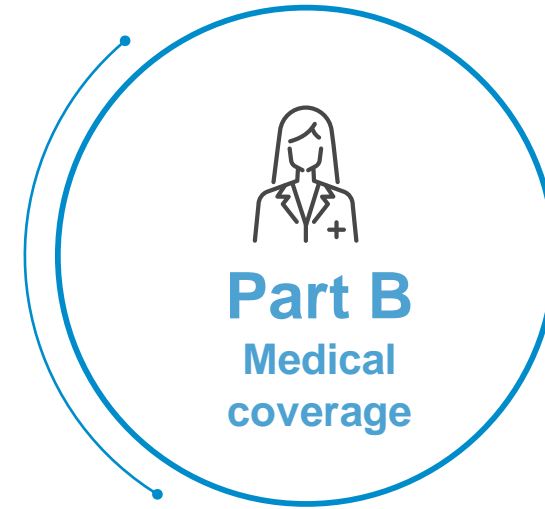
Hospital stays

Skilled nursing facility care

Hospice care

Some home health care

Original Medicare



Doctors' services

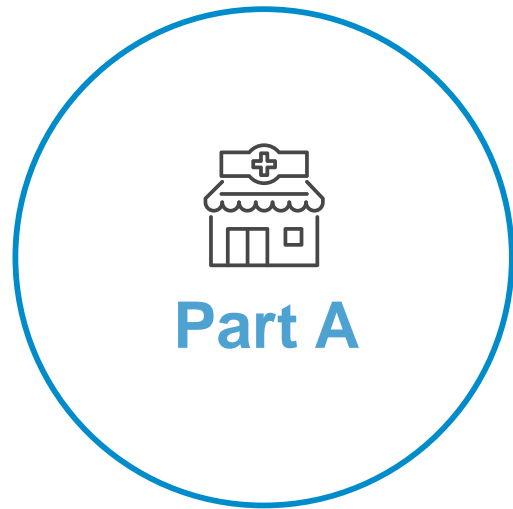
Outpatient medical and surgical
services and supplies

Clinical lab tests

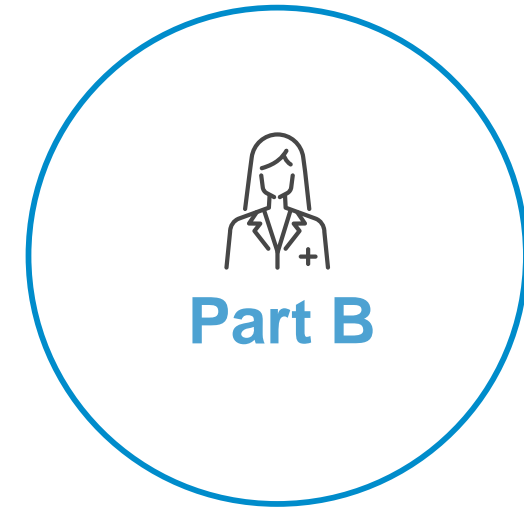
Durable medical equipment

Preventive services

Original Medicare doesn't cover everything



← **What you pay ...** →



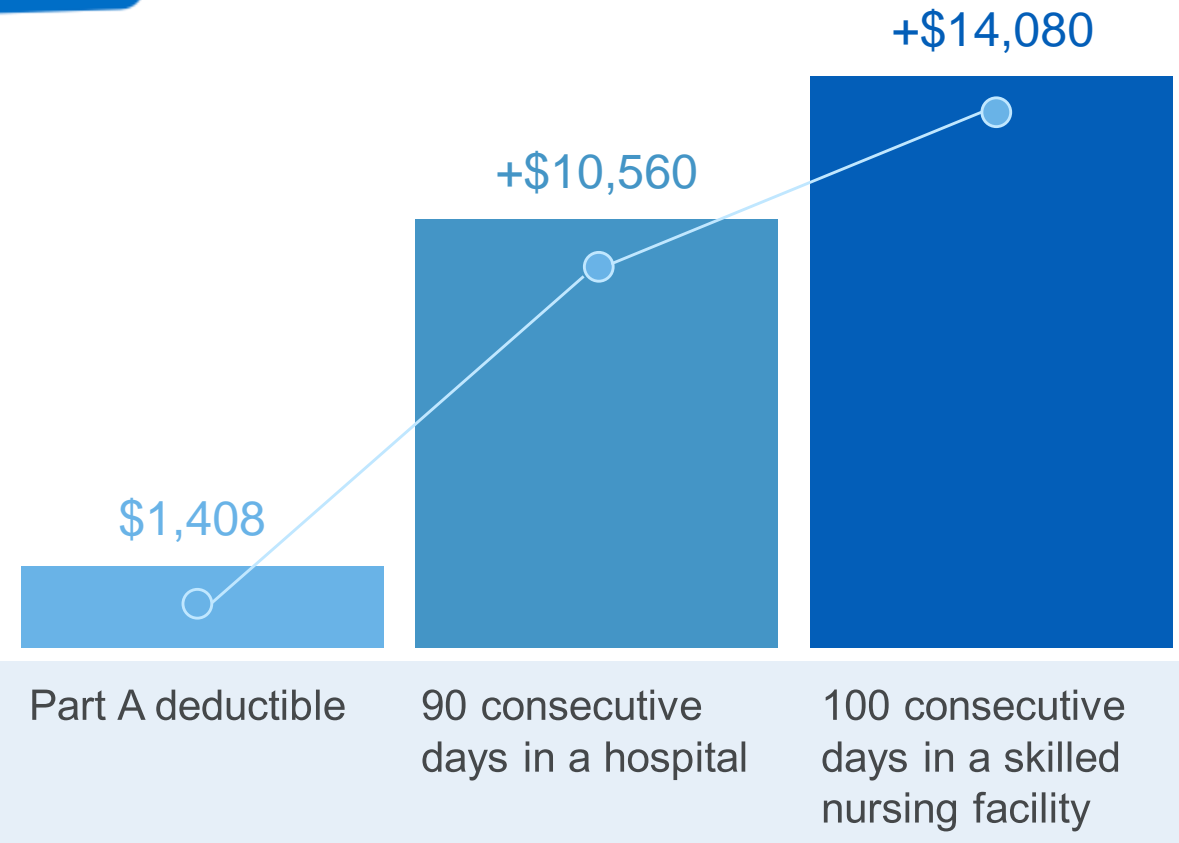
Deductible:	\$1,408
Hospital days 61 – 90:	\$352/day
Hospital days 91+:	\$704/day
SNF days 21 – 100:	\$176/day
SNF days 101+	100%

Monthly premium:	\$144.60
Deductible:	\$198
After deductible:	20% of Medicare-approved expenses
	100% of expenses not covered by Medicare



Your costs could add up

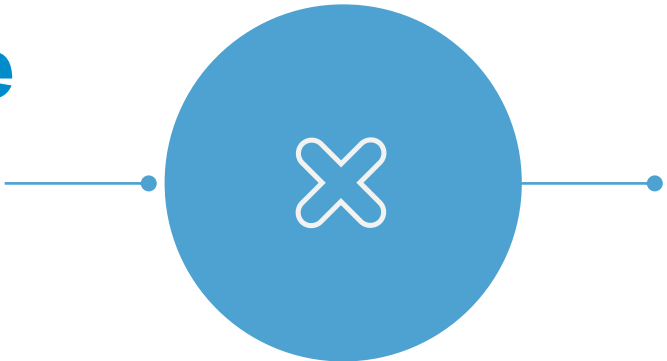
Sample of Part A hospital costs with Original Medicare alone










Your costs could add up

Some health care costs aren't covered at all



-  Prescription drugs
-  Dental care
-  Vision care
-  Hearing aids
-  Extended long-term care

There is no protection to limit your out-of-pocket expenses with Original Medicare.



Protection from high health care costs

You have choices



- **Medicare Supplement plans**

Add to Original Medicare to help pay out-of-pocket costs.

- **Prescription Drug plans**

Add to Original Medicare and/or a Medicare Supplement plan to help cover prescription drug costs.

- **Medicare Advantage plans**

Have all the benefits of Original Medicare, plus Part D prescription drug coverage, plus many more benefits all in one simple plan — often with premiums as low as \$0.

Medicare Supplement plans help fill the gaps

- Also known as Medigap plans
- Help pay for costs Original Medicare doesn't cover
 - Deductibles
 - Copays and coinsurance
- Purchased through insurance companies
- A range of plans with varying premiums and coverage
- May require underwriting

Medicare Supplement plans DO NOT cover:

- Prescription drugs or medications
- Dental, vision, and other services not covered by Original Medicare

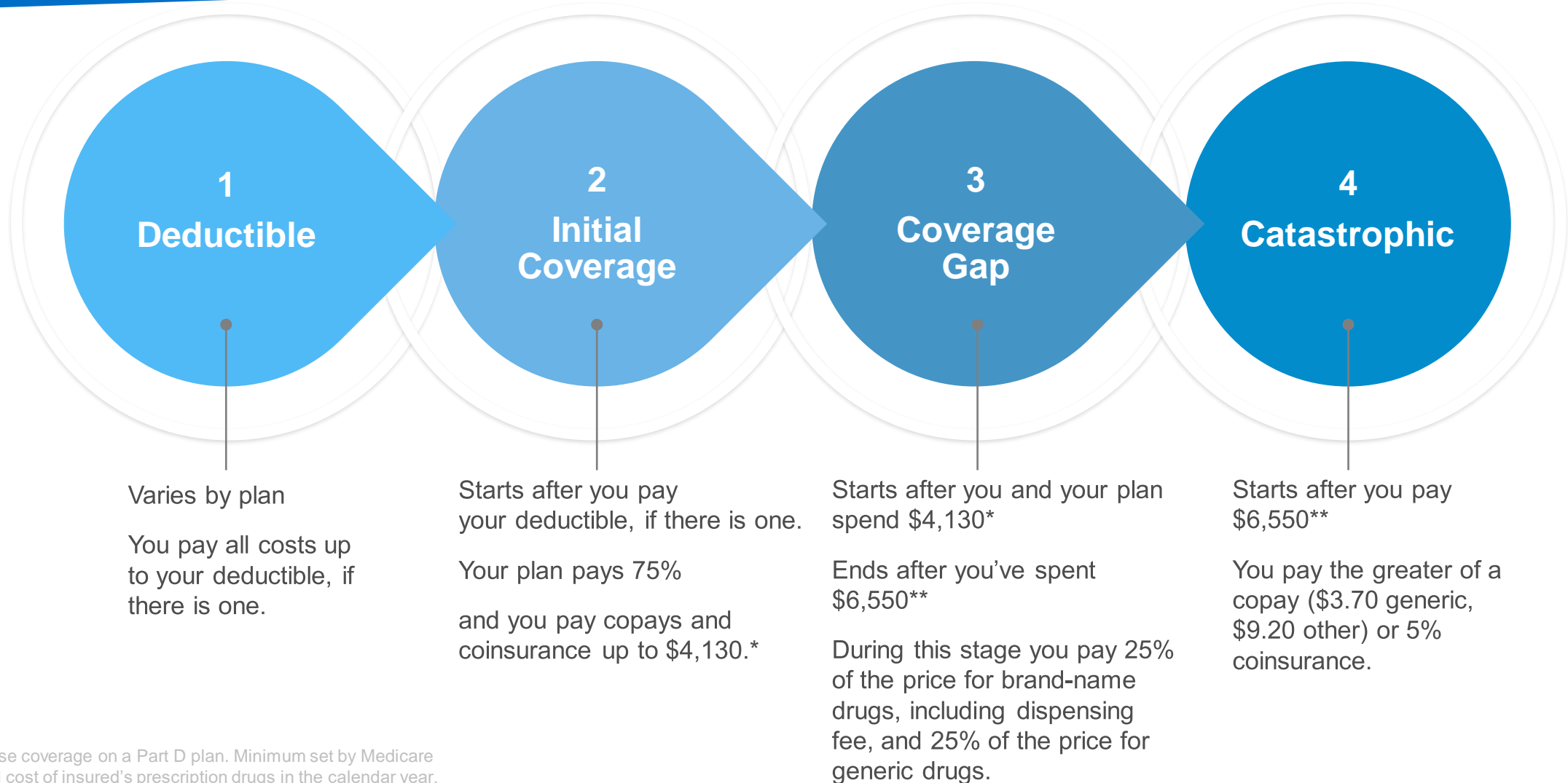


You can add a Medicare Part D Prescription Drug plan

- Optional plans from insurance companies
- Different plans have different formularies (lists of covered drugs)
- You pay a monthly premium as well as deductibles and copayments.
- You may pay a penalty if you don't enroll when first eligible.
- Extra Help is available if you have limited income and resources.



Here's how Part D plans work



Example of base coverage on a Part D plan. Minimum set by Medicare

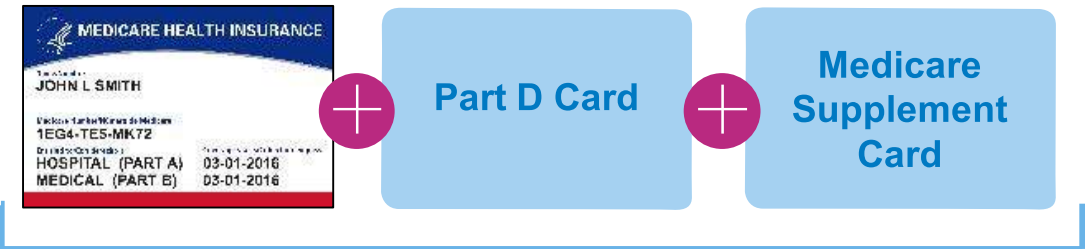
* Includes total cost of insured's prescription drugs in the calendar year.

** Includes insured's out-of-pocket cost for prescription drugs in the calendar year.

Medicare Advantage: The all-in-one solution

- Also known as Medicare Part C
- Provided by insurance companies that contract annually with Medicare
- Includes all the benefits of Original Medicare, prescription drug coverage, and more
- Helps keep premiums low with no extra cost for Part D and no Medicare Supplement premiums
- One company to call for coverage questions and customer service

Original Medicare



You may have three ID Cards

Medicare Advantage



(Most Medicare Advantage Plans cover prescription drugs. You may be able to add drug coverage in some plan types if not already included.)

Has ONLY one ID Card



Which is right for you?

HMO •

- Stay within the network
- Primary Care Doctor coordinates your care
- Premiums as low as \$0
- No or low deductibles

Lower costs



Two basic types of Medicare Advantage plans

• PPO

- Get care in or out of network — may pay more for services out of network
- Direct access to primary care doctor or specialist
- Low premiums

More freedom

More benefits to protect your health and finances

Here are some of the extra benefits you receive with many of our Medicare Advantage plans at no extra cost





To support your overall well-being ...

- Dental benefits
- Vision benefits
- Hearing benefits
- Visits with licensed therapists through LiveHealth Online



To help you stay healthy and active, even at home ...

- Online doctor visits from your computer, tablet, or smartphone
- 24/7 NurseLine
- SilverSneakers® fitness program, with online access to fitness programs and on-demand classes, plus health and nutrition tips



To meet your changing needs ...

- Transportation to and from doctor appointments
- In-home support, such as light housekeeping or meal preparation
- Care coordinators to speed recovery after surgery



To help you save money ...

- \$0 to low copays for your prescriptions
- A spending amount for over-the-counter health-related items

Arrive

Choose a plan
that's right for you

STEP 4



Arrive

You can match the right plan to your needs and goals

Benefits and features

Original Medicare

Medicare Supplement

Medicare Advantage

Helps pay for hospitals



Helps pay for some medical care, like doctor visits



Helps pay for preventive services, like flu shots



Limits your annual out-of-pocket costs



SilverSneakers® fitness program



Helps pay for prescription drugs



Routine vision coverage



Routine hearing exam and hearing aid coverage



Routine dental coverage



You're on your way to a great new plan

Here's what happens next:



○ Review your options and pick the plan that's best for you.



○ Your application is in process.



○ You will get an approval letter from us.

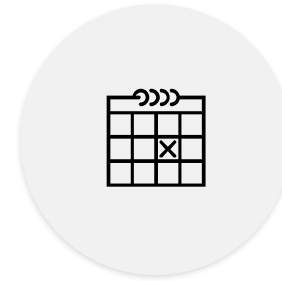


○ Your ID card and welcome materials will arrive within 10 days.



○ You can go online to :

- Find a doctor or pharmacy.
- Review all that your plan offers.
- Manage your medications.



○ Your plan coverage begins.

Additional information

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