

# Simplifying Medicare

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A quick-read guide to Medicare parts, plans, and possibilities.





# What's the deal with Medicare?

Medicare is an amazing program with many benefits, but it can be confusing. Thankfully, you don't have to figure it out alone.

This guide outlines everything you need to:

- ✔ Understand Original Medicare
- ✔ Discover the benefits of Providence Medicare Advantage Plans
- ✔ Find out if you are eligible
- ✔ Get started and find the right plan for you





# What is Medicare?

Medicare is a federal government program that provides health care coverage for most Americans usually of retirement age.

It sounds simple, and it can be, but there are layers to Medicare. It's a good idea to understand your options so that you can put together a plan that will work best for you.

The traditional Medicare options

# Original Medicare and its parts

Original Medicare is a combination of two programs, Part A and Part B. If you are eligible, these are the plans in which you are automatically enrolled. Part D and Medigap are optional add-ons – private insurance plans that fill some of the gaps in the standard government option.

## What do you really want from your health care?

Original Medicare is a social safety net that covers your basics – but not all your bases. Coverage restrictions, provider availability, and out-of-pocket expenses can really limit your choices, and it generally doesn't cover preventive dental or eye health at all.

Fortunately, Medicare Advantage plan offers many turn-key options that extend the power of Original Medicare and include additional coverage, convenience, and benefits that you want from your health insurance.

## Government programs – Part A and Part B

### A

- ✓ Inpatient hospital services
- ✓ Skilled nursing facility care
- ✓ Hospice care
- ✓ Home health care

Original Medicare Part A is Government issued hospital insurance. It usually comes at no cost if you or your spouse paid Medicare taxes for at least 10 years.

### B

- ✓ Outpatient services
- ✓ Doctor visits
- ✓ Outpatient lab tests and X-rays

Original Medicare Part B is Government issued medical insurance. You pay for it based on your income, and is usually deducted from your Social Security check (or Railroad Pension).

## Optional, private add-on plans – Part D and Medigap

### D

- ✓ Brand-name drugs
- ✓ Generic drugs

Medicare Part A and Part B don't cover prescription drugs, so private insurers partner with Medicare to offer prescription drug coverage with varying costs and plan options.

### Medigap

- ✓ Various additional health care costs

Medigap is Medicare supplemental health insurance that is sold by private insurance companies. Medigap helps pay some health care costs that aren't covered under Original Medicare.\*

\*Medigap cannot be used with Medicare Part C Medicare Advantage plans.



The simpler, more complete option

# Medicare Advantage (a.k.a. Part C)

Medicare Advantage — Part C — is a program offered by Providence Medicare Advantage Plans (and other private insurers) in partnership with the government. Original Medicare only pays for certain medical services. With a Medicare Advantage plan, you get Medicare Part A and B benefits plus additional coverage and services offered by a private insurance provider. Sign up for a Medicare Advantage plan at the same time you enroll in original Medicare. You will still pay your Part B premium, but your coverage with Medicare Advantage will be more comprehensive.

- ✔ Part A and B benefits
- ✔ Eye and dental care\*
- ✔ Prescription drugs\*
- ✔ Other benefit options\*

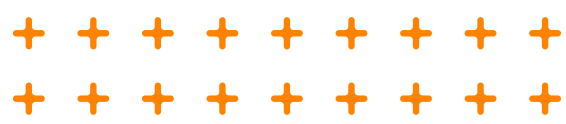
Options and costs vary but include earned Plan A with the regular Plan B cost.  
\*There are lots of Medicare Advantage plans on the market; not all cover these things.

## Medicare Advantage plans give you more

- 01 Greater access to doctors**  
A lot of doctors are closed to Original Medicare patients, yet open to Providence Medicare Advantage Plans members.
- 02 Out-of-pocket limit**  
With Original Medicare, there is no cap on the expenses you pay for. Medicare Advantage plans have a yearly out-of-pocket maximum for all covered expenses.
- 03 Prescription drug coverage**  
Most Medicare Advantage Plans include pharmacy services that cover generic and brand name prescription drugs.
- 04 Affordable dental plans**  
On top of the benefits included with Providence Medicare Advantage Plans, there are affordable add-on dental plans, and some plans include preventative dental.
- 05 Guaranteed coverage standard**  
The Centers for Medicare & Medicaid Services (CMS) determines the minimum coverage limits that all plans must meet at least the same level of coverage as Original Medicare.



If you do get a Medicare Advantage plan, remember to tell your health providers. There are key differences in access and coverage between Original Medicare and Medicare Advantage.



More reasons to believe

# Put the **advantage** in Medicare Advantage

There are many reasons to choose a Medicare Advantage plan over Original Medicare. At Providence Medicare Advantage Plans we make the choice even easier.



## The Providence advantages

- 01 | Options and more options**  
You'll find the perfect fit among a variety of plans, each with different benefits and cost structures.
- 02 | In-network providers galore**  
We work with thousands of in-network providers, giving you access to the care you need, where you need it.
- 03 | We make it easy**  
If you're an existing Providence Health Plan member, you can keep your existing providers while maintaining access to your complete medical history plus all of our great wellness content and digital tools.
- 04 | A legacy of innovation**  
We are constantly adding enriching new services like no-cost fitness center memberships and Providence Express Care Virtual visits to improve convenience and contribute to your quality of life.
- 05 | A history of excellence**  
Over 160 years of caregiving has driven us to find the best ways to help the most people.
- 06 | Community champions**  
We're not-for-profit, based in the Pacific Northwest and committed to improving the health and well-being of our community. Membership with Providence Medicare Advantage Plans contributes to the greater good.





# Want to learn more?



## Here's how to connect with us to find the best plan for you.

### Come to a free Medicare meeting

Join a Providence Medicare Advantage Plans get-together at a restaurant or other community space near you. Learn the difference between plans, find options that work for you, and get answers. We can even help you enroll in a Providence Medicare Advantage plan.

### Let us come to you

We'd be happy to meet in person for a free Medicare consultation at a place and time that works for you.

### Pick up the phone

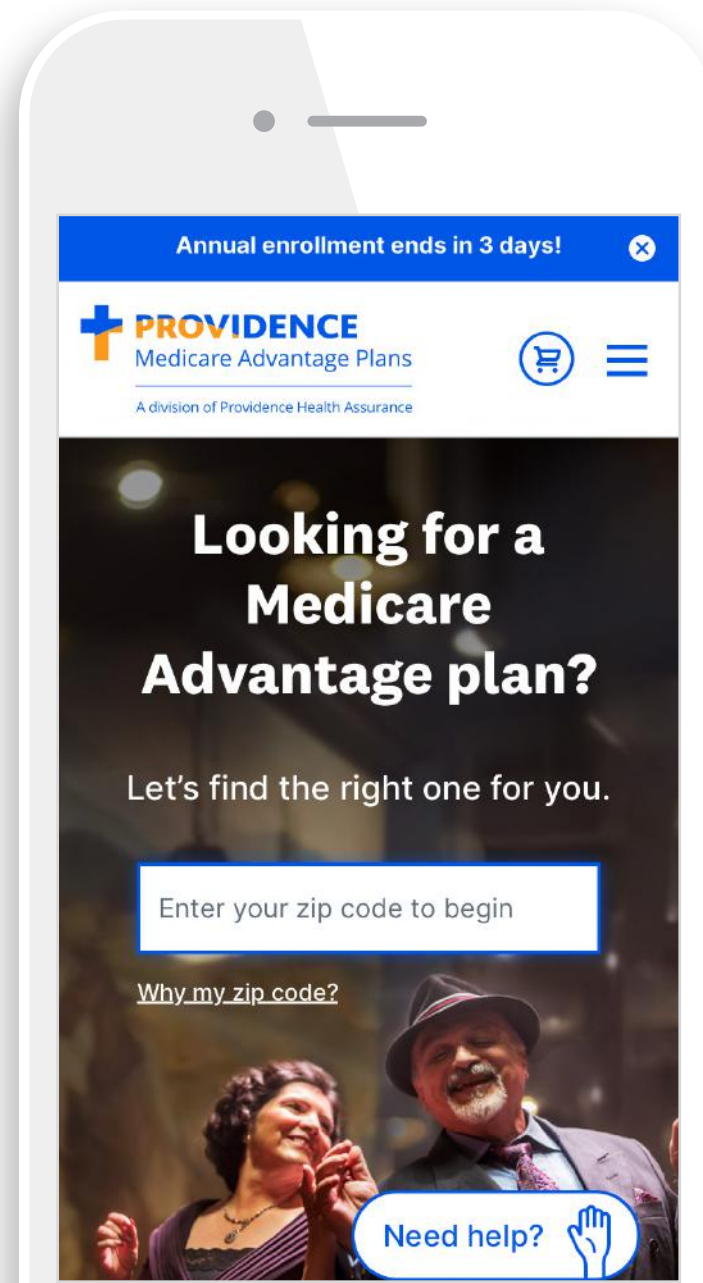
**1-800-457-6064**

**1-503-574-5551 (TTY: 711)**

8 a.m. to 8 p.m. PST, 7 days a week Oct. 1-Dec.7;  
Monday-Friday Dec. 8-Sept 30

### Go to our website

**mytrueplans.com**



## Just three steps to sign up

# 01

### Make sure you're eligible

To qualify, you must be a U.S. citizen or permanent legal resident for at least 5 years and, usually, be 65 or older.

When you turn 65, if you are receiving Social Security or a Railroad Retirement Pension, you are automatically enrolled in Original Medicare.

If you don't qualify for automatic enrollment, you should enroll when you're first eligible to avoid any late penalties that may occur.

If you're under 65, you might qualify in one of these situations:

- ✔ You're permanently disabled and receive disability benefits for at least 24 months — which doesn't have to be consecutive
- ✔ You have end-stage renal disease (ESRD)
- ✔ You have Lou Gehrig's disease (ALS)

# 02

### Enroll in Part A and Part B

Medicare automatically enrolls you in Medicare Part A and Part B if you are age 65 and getting Social Security or a Railroad Retirement Pension. If you do not qualify for automatic enrollment, you may need to enroll yourself. The enrollment window is three months before your 65th birthday, the month of your birthday, and three months after. If possible, try to enroll when you are first eligible, or you may pay a penalty. You can check your status online at [www.mymedicare.gov](http://www.mymedicare.gov) or call 1-800-633-4227.

# 03

### Go to our website

Visit [mytrueplans.com](http://mytrueplans.com) and follow the steps of our easy guide to sign up. Based on your location and your preferences, we will help you select a Providence Medicare Advantage plan that meets your needs. Easy peasy.







A division of Providence Health Assurance

### Our Mission

As expressions of God’s healing love, witnessed through the ministry of Jesus, we are steadfast in serving all, especially those who are poor and vulnerable.

### Our Values

Compassion | Dignity | Justice | Excellence | Integrity



Talk with a customer service team member

**1-503-574-5551 or 1-800-457-6064 (TTY: 711)**

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