



Samaritan
Health Plans



Getting to know your **Medicare options**

Understanding and navigating Medicare

Now's the time to start looking at Medicare

When you're approaching age 65, or retirement, it's a good time to start thinking about the future of your health coverage. Medicare benefits will likely be quite different from what you've been getting with a private insurance plan or your employer's insurance coverage. Your transition to Medicare will create a lot of new opportunities, but you've also got some decisions to make.

We're ready to help

This easy-to-understand guide explains how Medicare works, demonstrates what Medicare does and does not cover, and discusses how to choose a plan and enroll. We've also provided some helpful tips to guide you along the way.

Helpful Medicare timeline

Be aware of important deadlines so you can be ready for Medicare.

Age 64

Explore your options. Start learning about how Medicare insurance works.

Age 64
+9 months

Enroll early. You can enroll in Original Medicare and a Medicare Advantage plan as early as three months before your 65th birthday month*.

Age 65

It's Medicare time. Start receiving your Medicare insurance benefits. Be sure to enroll to take full advantage of your benefits.

Age 65
+3 months

Last chance! If you don't enroll in Part B or Part D within three months of your Medicare eligibility, you may pay late enrollment penalties.

If your needs change, you can choose a different Medicare insurance plan during the Annual Enrollment Period in the fall of each year.

* You must sign up for Medicare Part A and Part B to get additional Medicare insurance.



**MEDICARE
TIP**

Make the switch from employer coverage

Enrolling in a Medicare plan could be to your advantage, even if you plan on working past age 65.

A Medicare Advantage plan can lower your out-of-pocket costs, give you access to a wider range of doctors and provide additional benefits not covered by Original Medicare.

What is Medicare?

When most people think of Medicare, they're actually thinking of Original Medicare — the federal government health insurance for people ages 65 and older, and others with specific disabilities or medical conditions. Depending on your situation, it can actually mean a lot more than that. There are different types of Medicare benefits available to help you meet your coverage needs.

Medicare is made up of four basic parts:

Medicare: Part A Hospital Care



Medicare Part A helps cover inpatient care in hospitals, care in skilled nursing facilities, hospice care and some home health care. There is no monthly premium for most; however, deductibles, coinsurance and copays apply.

Medicare: Part B Medical Care



Medicare Part B helps pay for visits to a doctor's office, outpatient care, durable medical equipment and some other medical services that are not covered by Part A. If you receive Social Security benefits, the Part B premium is usually deducted from your monthly check.

Part A + Part B together are referred to as Original Medicare.

Medicare: Part C Additional Coverage



Medicare Part C refers to Medicare Advantage plans. These are plans offered by private insurance companies. They provide all the benefits of Original Medicare but may also bundle in extra benefits like dental, hearing, vision, fitness programs, over-the-counter coverage, Part D prescription drug coverage and more.

Medicare: Part D Prescription Drugs



Medicare Part D plans are offered through private insurance companies and help cover the cost of prescription drugs. Original Medicare does not include any coverage for outpatient prescriptions.

Finding the right Medicare plan

There's no single answer as to what Medicare coverage is best, but here are a few thoughts that may help point you in the right direction.



Will Original Medicare be enough?

Medicare Part A and Part B provide basic benefits, but generally do not cover all of your needs. After your deductible is met, you will typically still have to pay 20% of most doctor services. Additionally, Parts A and B do not offer prescription drug coverage (unless you are hospitalized or in a medical setting) and will not cover most dental or vision services.

Should you choose a Medicare Advantage plan?

Many people select Medicare Advantage plans because the monthly premiums are usually much lower than those of a Medicare Supplement plan, and prescription drug coverage and additional benefits are often included. Each plan is different, so it is important to choose the plan that best meets your needs.

Is a Medicare Supplement plan right for you?

Medicare Supplement plans (also known as Medigap plans) are sold by private insurance companies to help fill gaps in Original Medicare. The premiums are typically higher than Medicare Advantage plans, and generally do not cover fitness benefits, hearing aids, eyeglasses and vision or dental care.



Part D prescription drug coverage

Most Medicare Advantage plans include Part D prescription drug coverage, but that's not true for all Medicare plans.

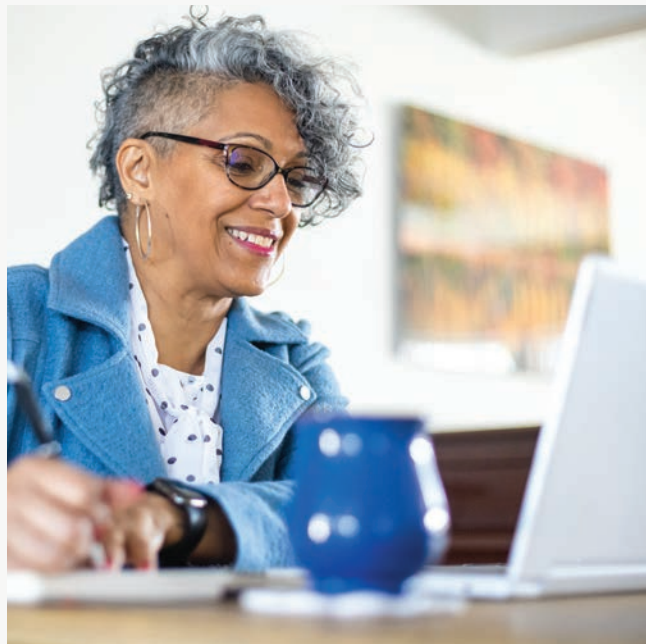
If you choose Original Medicare or a Medicare Supplement plan and need prescription drug coverage, you will have to purchase a separate Medicare Part D plan.

What's important to you in a health plan?

Start by asking yourself these five questions:

Are you willing to pay higher monthly premiums to reduce your out-of-pocket costs?

By itself, Original Medicare typically has the lowest premiums, but it can lead to high out-of-pocket costs. Many choose to add a Medicare Advantage plan for the combination of affordable premiums, manageable out-of-pocket costs, added benefits and prescription drug coverage.



Do you need coverage for prescription drug costs?

Original Medicare and Medicare Supplement plans **DO NOT** include coverage for prescriptions, so you may need to purchase a separate Part D prescription drug plan. Medicare Advantage plans, however, often include bundled prescription drug coverage without a separate premium.

Do you want coverage for dental and vision care, or extra services?

Original Medicare alone does not include dental, routine vision or other extra benefits. A Medicare Advantage plan is likely to include these extra benefits as well as others such as fitness benefits, acupuncture and routine chiropractic visits.

Are you likely to need health coverage away from home?

With Original Medicare, you are responsible for 100% of all costs outside of the U.S. Medicare Advantage plans could offer worldwide coverage for emergency and urgent care. Some Medicare Supplement plans offer national coverage for Medicare-participating doctors and hospitals (potentially with some coverage outside the U.S.).

How much health care will you use each year?

Be sure to take into consideration the health care and hospital services you use often and the prescription drugs you require regularly when determining what your out-of-pocket costs may be. Medicare Advantage plans and some Medicare Supplement plans place a cap on your out-of-pocket medical costs; Original Medicare does not.



Medicare shopping tips



Get the coverage you need

Think about the kinds of services you might personally need in the coming year.



Check the network

List your doctors, hospitals and other important providers and see if they are included in the plan.



List your prescriptions

Verify that your prescriptions are covered by each plan and how much they will cost.



Look at the total cost

Compare all costs, including annual premiums, copays, coinsurance and deductibles.



Add up the extras

Medicare Advantage plans often include hearing aids, over-the-counter items, fitness programs, vision, dental and chiropractic services.



Make sure you're comfortable

Your health plan should give you peace of mind. Will the insurer be there for you when you need help?

When to enroll

You are eligible for Medicare at the beginning of your 65th birthday month, unless your birthday falls on the first of that month. In that case, you are eligible for Medicare the month before your 65th birthday.

You can enroll in Medicare starting three months before your eligibility month. To enroll in Medicare, contact the Social Security Administration (SSA) or visit [ssa.gov](https://www.ssa.gov). If you are already receiving Social Security income, you will receive your Medicare card and other information automatically from the Centers for Medicaid and Medicare Services.

Once you've signed up for Medicare Part A and Part B, you'll also be able to enroll in a Medicare Advantage plan or Medicare Supplement plan.



Enroll in Medicare starting three months before your 65th birthday.



Not ready to retire?

Even if you plan on working past the age of 65, you may still want to enroll in Medicare Part A, which costs you nothing.

Ask your employer about its health plans for people who are 65 and older.



Need help with premiums and prescription drug costs?

You may be eligible for financial assistance.

Extra Help from Medicare helps pay for your Medicare prescription drug costs and lowers your monthly plan premium.

To see if you qualify for Extra Help, call 1-800-MEDICARE (800-633-4227) (TTY 877-486-2048), 24 hours/7 days a week

You can also contact:

Social Security Administration:
800-772-1213 (TTY 800-325-0778),
Monday through Friday from 7 a.m. to 7 p.m.

Oregon Medicaid Office:
800-359-9517 (TTY 800-621-5260)



2300 NW Walnut Blvd., Corvallis, OR 97330
800-832-4580 (TTY 800-735-2900)

[medicare.samhealthplans.org](https://www.medicare.samhealthplans.org)

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