

# Your Medicare Options

An essential guide for Medicare beneficiaries

Capital **BLUE**   
**MEDICARE**



Offered to our friends and neighbors in  
Central Pennsylvania and the Lehigh Valley

Capital **BLUE**  **MEDICARE**

# What's in this guide?

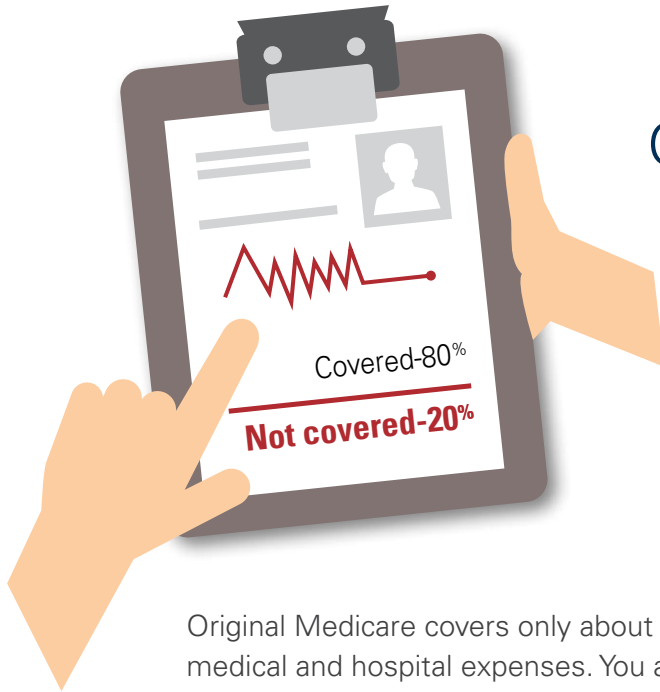
*Your Medicare Options: An Essential Guide for Medicare Beneficiaries* will help you understand some of the basics of Medicare, and some of the options available to you, as a Medicare beneficiary.

Ultimately, the choices you make about your own Medicare coverage are up to you. And this guide can give you a solid foundation to help you make these important decisions.

Rest assured, we are standing by to answer your questions and assist you in any way we can.

# You have 3 BASIC CHOICES as a Medicare beneficiary

- 1 You can rely on **Original Medicare alone** to provide your coverage. HOWEVER, it's important to know that Original Medicare covers only about 80% of most people's medical expenses. **And it does not provide prescription drug coverage.** For those wanting prescription drug coverage, a separate Medicare Part D drug plan must be purchased.
- 2 You can choose a **Medicare Advantage plan (Medicare Part C)** to provide all of the benefits you are entitled to under Medicare—plus extra benefits. **Many Medicare Advantage plans INCLUDE Medicare Part D prescription drug coverage.** Medicare Advantage plans provide these benefits through a contract with the government, so you will not need to use your Medicare card to obtain medical services when you have this coverage. With a Medicare Advantage plan, you may have to pay more if you see a doctor or provider who is not in the plan's network. If you choose a Medicare Advantage plan, you cannot purchase a Medicare Supplement insurance plan.
- 3 You can purchase a **Medicare Supplement insurance plan** in addition to Original Medicare to fill the gaps not covered by Medicare alone. **Medicare Supplement insurance plans do not include prescription drug coverage.** For prescription drug coverage a separate Medicare Part D drug plan must be purchased. Generally, people with Medicare Supplement insurance plans can see any doctor they want, so they are not limited to a particular insurance plan's network.



## Original Medicare doesn't cover everything.

Original Medicare was not designed to cover all of your health care expenses. And it doesn't include prescription drug coverage at all.

Original Medicare covers only about 80% of your medical and hospital expenses. You are responsible to pay the other 20% of your medical and hospital costs—and 100% of your prescription costs.

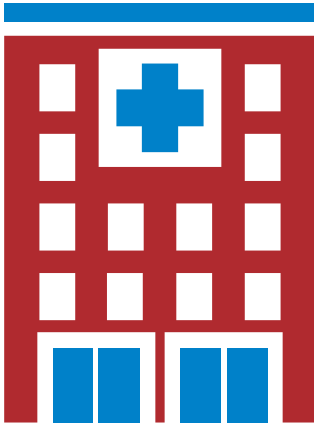


# Parts of Original Medicare

Original Medicare consists of Part A and Part B.  
Most Medicare beneficiaries pay a premium for Part B coverage.

## Part A

Part A is hospital coverage.



## Part B

Part B is medical coverage.



# Optional Parts of Medicare

Medicare Part C and Part D are important options that can help you pay some of the out-of-pocket costs not covered by Original Medicare.

## Part C

Part C is also known as Medicare Advantage.



## Part D

Part D is prescription drug coverage.



# Annual Election Period

Except under special circumstances, you may only choose or change your Part C plan or Part D prescription drug plan each fall, during the Medicare Annual Election Period.

You may begin receiving plan information



Enrollment Period BEGINS



Enrollment Period ENDS



The choices you make during the Annual Election Period will take effect on January 1 of the upcoming year.



# Special Election Periods

You may join a Part C or Part D plan at other times of the year, under certain circumstances, including:

## **When you first become eligible for Medicare.**

If you are on both Medicare and Medicaid.

If your current plan is terminated.

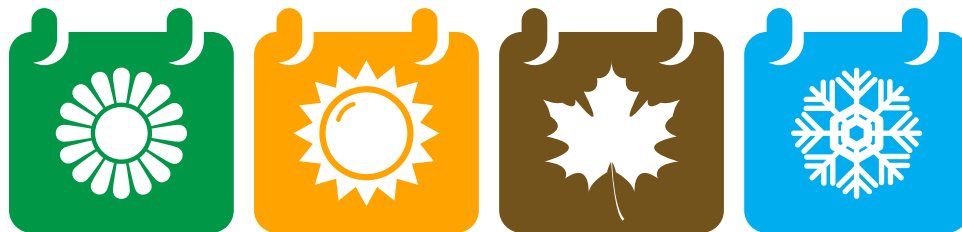
If you move to a community not served by your current plan.

# Medicare Supplement Plans

Another option for the additional coverage you may need is a Medicare Supplement plan.

Unlike Medicare Advantage plans (Part C), Medicare Supplement plans are not a part of Medicare. These plans are provided by private insurers, such as the Capital BlueCross family of companies.

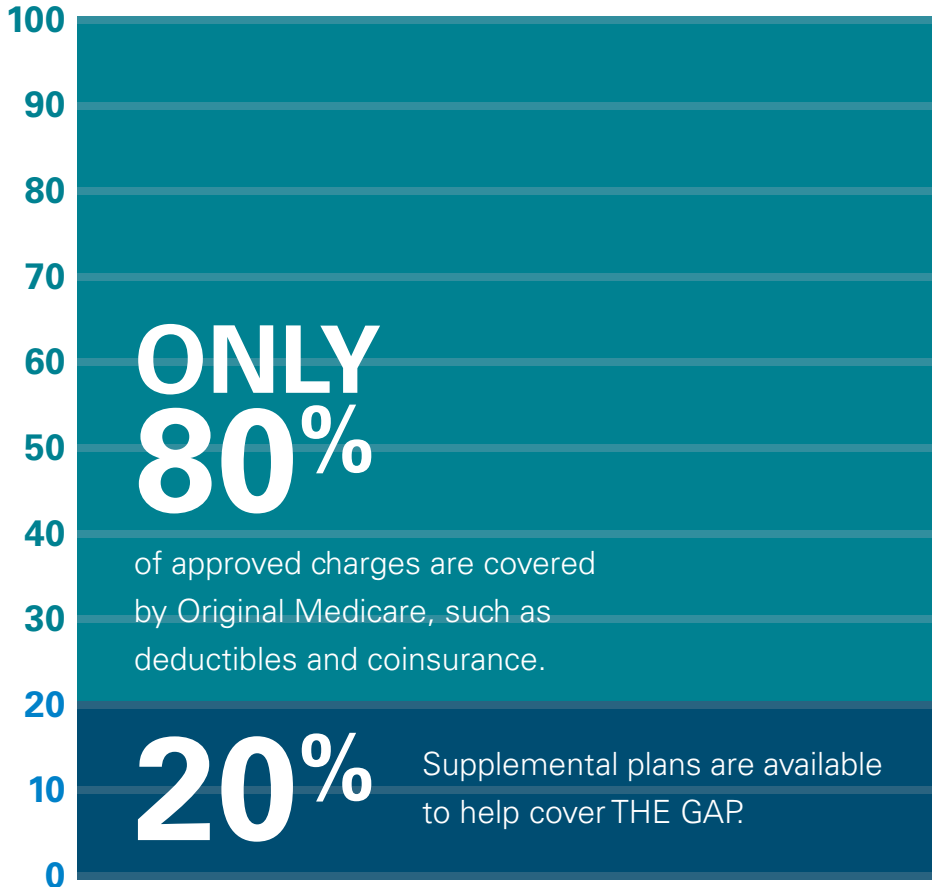
You may enroll at any time of year.



BlueReliance Medically Underwritten 2010 Standardized Medicare Supplement insurance plans are issued by Capital Advantage Insurance Company, a subsidiary of Capital BlueCross. Independent licensees of the BlueCross BlueShield Association. Communications issued by Capital BlueCross in its capacity as administrator of programs and provider relations.

You must be enrolled in Medicare Parts A and B.

Please refer to the BlueReliance Medicare Supplement Outline of Coverage for actual rates and costs.



Medicare Supplement plans do not include prescription coverage.

So you'll probably want to add a Part D plan to complete your coverage.

# Which type of plan is best for you?

Now that you know the basic types of additional coverage available to you as a Medicare beneficiary. Below is more information on what is included with each type of coverage, so you'll be better prepared to make the right choice for your situation.


Here's a brief summary:


✓ Partially Covered or Offered by some plans  
 ✓ Covered

	Original Medicare	Medicare Supplement	Medicare Advantage
Part A Coverage (Hospital Coverage)	✓	✓	✓
Part B Coverage (Medical Coverage)	✓	✓	✓
Part C Coverage (Medicare Advantage)			✓
Part D Coverage (Prescription Drug Coverage)			✓
Premiums starting as low as \$0			✓
Fitness Benefits		✓	✓
Over The Counter Benefits			✓
Vision Benefits			✓
Dental Benefits (Including Dentures)			✓
Hearing Benefits			✓
Travel Benefits		✓	✓
Meal Benefits		✓	✓

# They're all available here.

No matter which type of plan works best for your situation, you can get it here, from the Capital BlueCross family of companies.



**Medicare Advantage Plans (Part C)** 

- Choose from a carefully selected network of doctors.
- Enjoy benefits above and beyond Original Medicare.



**Medicare Supplement Plans** 

- Visit any doctor that accepts Medicare.
- Choose from a set of standardized plan designs.

# Compare your options



The Annual Election Period is your opportunity to compare your options and find a plan that best meets your needs and budget.

To help get you started, here are some things to consider:

- Does the plan offer a \$0 monthly premium?
- Are the doctors and specialists that you see included in the plan's network?
- Does the plan formulary include your prescription drugs?
- Does the plan have an established presence in your area?

## Strong. Dependable. Local.

When it comes to the quality and service you want in your Medicare plan, look to Capital BlueCross. As the leading health insurance company in Central Pennsylvania and the Lehigh Valley, and a trusted name in health care for over 80 years.

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**Questions about our plans?**

**Call us toll free:**

**855-221-2583 (TTY: 711)**

8 a.m.–6 p.m., Monday–Friday

**Or visit us online**

**[CapitalBlueMedicare.com](https://www.CapitalBlueMedicare.com)**

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BlueJourney PPO is offered by Capital Advantage Insurance Company<sup>®</sup>, a Medicare Advantage organization with a Medicare contract.

BlueJourney HMO is offered by Keystone Health Plan<sup>®</sup> Central, a Medicare Advantage organization with a Medicare contract.

Enrollment in BlueJourney PPO and BlueJourney HMO depends on contract renewal.

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