

Introduction to Medicare

Who's Eligible?

- You are age 65 or older, a U.S. citizen or a permanent U.S. resident and have lived in the U.S. continuously for five years prior to applying OR
- You are younger than 65 with a qualifying disability OR
- You are any age with a diagnosis of end-stage renal disease or ALS.

6–12 months before Medicare starts

- If applicable, meet with your HR department at your current (or former) job. Ask about how your employer coverage works with Medicare, or if you have retiree benefits, how you can claim them.
- Estimate what your monthly income will be after you retire. Then make a list of current expenses. Keep in mind that your medical expenses may increase over time.
- Meet with a financial advisor to go over your pension or 401(k) plan, and create an income distribution plan.

4–5 months before Medicare starts

- Learn more about Medicare and Medicare prescription drug plans: what they cost, what they cover, when and how to enroll.
- Call Patrius Health to learn more about our Blue Advantage plan.
- Review your Social Security statement to make sure your information is correct. Confirm your eligibility for Medicare benefits by contacting the Social Security Administration at [socialsecurity.gov](https://www.socialsecurity.gov) or 1-800-772-1213 (TTY 1-800-325-0778), 7 a.m. – 7 p.m., Monday – Friday.

0–3 months before Medicare starts

- Enroll in Medicare Part A and Part B by contacting the Social Security Administration at [socialsecurity.gov](https://www.socialsecurity.gov) or 1-800-772-1213 (TTY 1-800-325-0778), 7 a.m. – 7 p.m., Monday – Friday.
- Enroll in a Blue Advantage® (PPO) Medicare Advantage plan.
- Make sure you've received your Medicare card. After enrolling in a plan, make sure you receive your health plan card.

MEDICARE
COVERS
80%

YOU PAY
20%

Important info about Medicare: it doesn't cover everything.

Unfortunately, Original Medicare was never designed to cover all of your healthcare expenses, nor your prescription drug coverage. With Medicare alone, only about 80% of your medical and hospital expenses are covered. You are responsible for paying the other 20% — **which can add up to thousands of dollars.** And you will still need to purchase a prescription drug plan to have any coverage for medications.

Medicare has four different parts: Parts A through D.

Medicare Part A (Hospital Coverage)

Part A covers hospitalization, skilled nursing facilities and other inpatient care. Most people get Part A for free, but some have to pay a premium for this coverage.

Medicare Part B (Medical Coverage)

Part B covers doctor visits plus many outpatient services and supplies like preventive care, ambulance services, and durable medical equipment. Yearly, the Medicare Part B premium, deductible, and coinsurance rates are determined according to the Social Security Act. The standard monthly premium for Medicare Part B enrollees is \$164.90 for 2023.

Medicare Part C (Medicare Advantage Plans)

Part C plans are private insurance plans that work with Original Medicare. You keep your Original Medicare when enrolling in a Medicare Advantage plan. The plan will provide all of your Part A and Part B coverage, and most plans offer extra coverage such as vision, hearing, dental, and/or health and wellness programs. Most include Medicare prescription drug coverage (Part D).

Medicare Part D (Prescription Drug Plans)

Medicare Part D covers outpatient prescription drugs for people with Medicare. You don't automatically get Part D with Medicare — you need to sign up for it with a private company like Patrius Health. While Part D is optional, if you don't enroll when first eligible, you may be charged a late enrollment penalty, unless you have other creditable prescription drug coverage.

We've got your Medicare covered with Patrius Health.



All-in-one Medicare Advantage plan with prescription drug benefits, and:

- **\$0** monthly premium
- **\$0** prescription drug deductible
- **\$0** primary care copay
- **\$50** per quarter over-the-counter allowance via FlexCard¹
- **\$1,000** comprehensive dental allowance
- **\$0** tier 1 drugs
- **\$0** physical exams
- **\$0** annual hearing exam
- **\$4,900** maximum out of pocket cost per year

We are available Monday – Friday, 8 a.m. – 8 p.m. CST. From October 1 through December 7, the hours of operation are Monday – Sunday, 8 a.m. – 8 p.m. CST. You may be required to leave a message for calls made after hours, weekends and holidays. Calls will be returned the next business day.

Blue Advantage is a PPO with a Medicare contract. Enrollment in Blue Advantage (PPO) depends on contract renewal. This is a solicitation of insurance. Blue Advantage (PPO) is provided by Patrius Health, an independent licensee of the Blue Cross and Blue Shield Association.

¹ The Patrius Health FlexCard Mastercard[®] Prepaid Card is issued by Stride Bank, N.A., Member FDIC, pursuant to license by Mastercard International.