



## **NEW** to Medicare Guidebook

- ✓ What should you expect from a Medicare plan?
- ✓ Which one is right for you?
- ✓ How and when to enroll in Medicare

 **BayCarePlus**<sup>®</sup>  
Medicare Advantage

# It's time to look at your Medicare options.



Jerold C., BayCarePlus® member

## We'd love to help.

This is an exciting time for you—you now have new options and opportunities, especially when it comes to your health.

As a community-owned health plan, BayCarePlus wants to help you understand all your coverage options. We want you to know:

- How Medicare works
- What it covers and how much it costs
- Why Original Medicare alone may not be enough for you
- How to select coverage that'll protect you from unexpected costs
- What the differences are between Original Medicare, Medicare Supplement and Medicare Advantage plans
- When to enroll so that you don't miss a day of Medicare benefits
- Why a BayCarePlus Medicare Advantage (HMO) plan may be right for you

## The BayCarePlus difference: It's a real thing.

**BayCarePlus** is an all-in-one Medicare Advantage plan brought to you by BayCare, a local not-for-profit health care system that proudly serves our neighbors in the Tampa Bay area. Because there are no outside insurance companies for you to work through, that means less red tape and a closer connection between you and your health care provider.

### Focused on care. Focused on you.

Our goal is to deliver high-quality, patient-focused care that allows more time for health professionals to determine what you need, not what an insurance company wants. And because we're a not-for-profit provider, we don't answer to Wall Street. Our priority is our members and doing what's best for them.

We're convinced that the more you learn about your Medicare options, the more you'll see **BayCarePlus** as a different, and better choice for your Medicare coverage.

Let's get started.

“ I was very healthy until I hit my 60s. I needed a Medicare plan that could get me back to my premium health, and that's exactly what I found with **BayCarePlus**. They've been just as dedicated to my success as I am. Everyone should experience that level of professional, personalized care. ”

~ Margaret Jean P., **BayCarePlus** member



# The basics of Medicare



Medicare is a federal health insurance program that includes four different parts. Each Medicare part covers a different type of care. Original Medicare (Parts A and B) covers about 80 percent of the average person's costs for covered medical expenses.

## ORIGINAL MEDICARE

### **PART A: Hospital Services**

Helps pay the cost of care when you're in a hospital or in a skilled nursing facility following a hospital stay. It also helps cover hospice care and part-time home health care. You must be at least age 65, a U.S. citizen or permanent resident and you or your spouse must have paid into Social Security for at least 10 years. Part A is free for most, but you'll have deductibles and coinsurance costs to cover.

### **PART B: Medical Services**

Helps pay the cost of services from doctors and other skilled health care providers. It covers medically necessary services and supplies to diagnose or treat your condition. It also helps pay for durable medical equipment and some preventive services. Eligibility is the same as Part A above. Medicare charges a monthly premium for Part B, and you'll have deductibles and coinsurance costs to cover.

### **PART C: Medicare Advantage Plans**

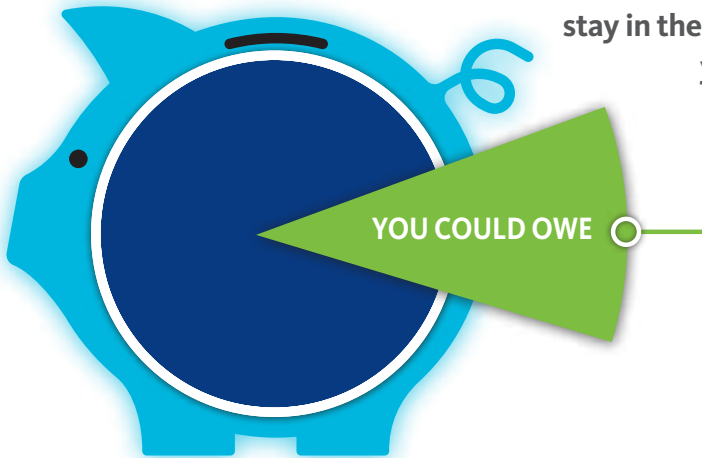
Combines all the benefits and services of Parts A and B and usually Part D (*prescription drugs*), all in one plan. Medicare Advantage plans often include extra benefits for vision, hearing, dental and fitness programs. To enroll, you must have Original Medicare (Parts A and B) and live within the plan's service area.

### **PART D: Stand-Alone Prescription Drug Plans**

Helps cover some of your prescription drug costs. These plans are offered by private insurance companies that are contracted with Medicare. To enroll, you must have enrolled in Original Medicare and live within the plan's service area.

## **Original Medicare only covers 80 percent:**

With Medicare alone, one overnight stay in the hospital could cost you at least \$1,632.\*



**\$1,632\***  
or more

# You have choices when it comes to Medicare coverage.

## Which type of plan is best for you?

**Original Medicare and Medicare Supplement plans generally DON'T cover:**



**Prescription Drugs**



**Vision**



**Dental**



**Hearing Aids**



**Fitness**

### **OPTION 1: Original Medicare + Part D Prescription Drug Plan**

Original Medicare (*Parts A and B*) covers around 80 percent of your medical costs. While that sounds like a fair amount of coverage, this does leave you responsible for that remaining 20 percent. There's also no limit on what you have to pay out of your own pocket should a serious illness or injury occur. Original Medicare doesn't cover prescription drugs, so you'll also need to enroll in a Medicare Part D Prescription Drug plan to obtain coverage.

**What you pay:** Your monthly Medicare Part B premium and Part D plan premium, regardless of your health care use, plus the remaining 20 percent of medical costs you're responsible for.

### **OPTION 2: Original Medicare + Part D Prescription Drug Plan + Medicare Supplement Plan**

A Medicare Supplement plan (*also known as Medigap*) is extra insurance that you can buy from a private health insurance company to help cover the 20 percent of costs that Original Medicare doesn't cover, but it comes with an additional monthly premium. And you'll still need to add a Part D Prescription Drug plan, which comes with its own monthly premium.





David C., BayCarePlus member



### OPTION 3: A Medicare Advantage Plan

Medicare Advantage (MA) plans are a good choice for anyone who wants a simpler way to get comprehensive coverage while also lowering their potential out-of-pocket costs. Most plans include Part D prescription drug coverage and extra benefits like hearing, vision, dental and even fitness memberships.

**What you pay:** Your monthly Medicare Part B premium, your MA premium (*if applicable*) and any applicable copays or coinsurance as you use your benefits.

A BayCarePlus Medicare Advantage (HMO) plan also offers low copays for doctor visits and prescription drugs. And you start saving right away because there's NO medical or drug deductible.

\$0

#### SAVINGS FACT:

Many Medicare Advantage plans come with low or no monthly premiums.

#### DID YOU KNOW?



With a Medicare Supplement plan (*option 2*), you pay a monthly premium to your health insurer regardless of how much you actually use your health care. With a Medicare Advantage plan like BayCarePlus, you only pay copays as you use your plan. Plus, Medicare Advantage plans have maximum out-of-pocket limits for medical costs that can protect your savings.

# Ten reasons to choose BayCarePlus:

1. **ACCESS** to a large network of doctors and hospitals, including all BayCare hospitals, Tampa General, AdventHealth, HCA, Lakeland Regional and more
2. **SAVE UP TO \$134** a month on your Part B premium
3. **NO** medical or drug deductible
4. **\$0** copay for primary care visits
5. **\$0** copay for thousands of prescription drugs
6. Dental, vision and hearing benefits included with \$0 copays
7. Up to **\$540** a year allowance for over-the-counter (OTC) supplies
8. Worldwide emergency and urgent care coverage
9. FREE fitness membership at **NO ADDITIONAL COST** to you
10. **MORE ACCESS** to the care you need with no big outside insurance companies to get in the way

*Benefits vary by plan.*

“ I couldn't be happier with my **BayCarePlus Premier** plan. It's just as good (*if not better*) than my employee health plan was, and I'm paying a lot less. ”

~ Bret S.,  
BayCarePlus member





# With a BayCarePlus plan, you get coverage that's right for you,

as well as predictable monthly costs that help protect your retirement savings.

## Ready for the next step?

Request your FREE **BayCarePlus** Decision Guide to see more benefit details and a comparison of plans.



**(833) 571-4334 (TTY: 711)**

8am to 8pm, seven days a week\*\*

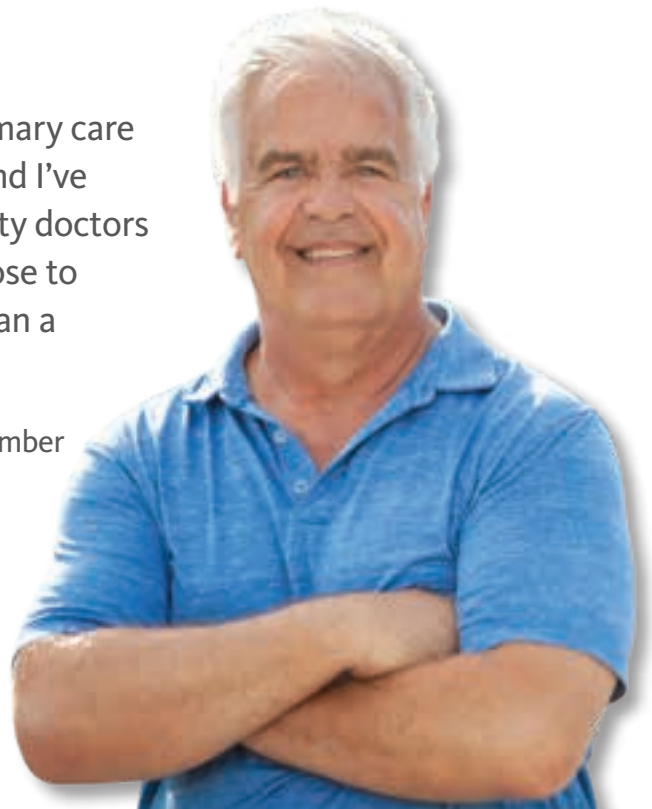


**[BayCare.org/LearnMore](https://www.baycare.org/LearnMore)**



“ I was happy to learn that my primary care doctor is part of **BayCarePlus**, and I've been pleased with all the specialty doctors I've seen. Everything I need is close to home, and help is never more than a phone call away. ”

~ Edward B., **BayCarePlus** member



# Your questions answered.

## **Q Will I receive a notice about Medicare when I turn 65?**

**A** If you're already receiving Social Security benefits, you'll get Medicare information in the mail three months before you turn 65. If you aren't receiving Social Security benefits, you must enroll in Medicare yourself by contacting the Social Security Administration directly.

## **Q Will money be taken out of my Social Security check for Medicare?**

**A** While Part A is free for most people, most pay a monthly premium for Part B. You can either write a check to Social Security or have the Part B premium automatically deducted from your Social Security check.

## **Q I'm turning 65 this year but won't be retiring. If I wait until retirement to enroll in Medicare Part B, will I be penalized?**

**A** If you're still working and have employer-provided coverage, you should contact your Benefits Administrator to determine if you need to enroll in Medicare Part A or Part B. In certain circumstances, your benefits plan may require you to pay for what Original Medicare would cover if you don't enroll when you're first eligible.

## **Q Are Medicare Advantage and Medicare Supplement plans the same thing?**

**A** Medicare Advantage plans often include prescription drug coverage and extra benefits to help keep you healthy while also protecting you against expenses that Medicare doesn't cover. These plans typically cap your annual out-of-pocket costs and are also well regarded for ease of use, convenience and affordability.

Medicare Supplement plans work to help offset some of the expenses Medicare doesn't cover. However, Medicare Supplement plans don't cover prescription drugs and they don't include the kind of extra benefits that Medicare Advantage plans do, such as vision and dental.

**Q** **BayCarePlus is a provider-sponsored health plan. How does that benefit me?**

**A** BayCarePlus is focused on delivering quality, compassionate, patient-focused care that's centered on your needs. By eliminating outside insurance companies, we've created a Medicare Advantage plan that's easy to use, easy to afford and all about you. Who better to manage your health care coverage than the providers who manage your health?



**More questions? We're here to help!**

**Call (833) 571-4334 (TTY: 711)**

8am to 8pm, seven days a week to get your questions answered or to set up an in-person meeting with one of our licensed advisors.

# Stay Connected. Stay Informed.

We want to be sure that you're getting all the information you need as you move forward with your Medicare planning. You can take advantage of our helpful planning resources.



**Request**  
your **FREE**  
Decision Guide



**Sign up**  
for a small group meeting\*\*\*  
in person or online. For more  
information:  
**BayCare.org/LearnMore**



**Call us**  
**(833) 571-4334**  
(TTY: 711)\*\*  
with any questions  
or to schedule a  
personal consultation



\*This is the 2024 Medicare Part A deductible and may change on January 1, 2025.

\*\*You may reach a messaging service on weekends from April 1 to September 30 and holidays. Please leave a message, and your call will be returned the next business day.

\*\*\*For accommodations of persons with special needs at meetings, call (833) 571-4334 (TTY: 711).

BayCare Select Health Plans is an HMO plan with a Medicare contract. Enrollment in BayCare Select Health Plans depends on contract renewal. BayCare Select Health Plans complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.