



South Carolina

# Medicare Easy Guide

A guidebook to Medicare and an introduction to **BLUE MEDICARE SOLUTIONS<sup>SM</sup>**

Get the information you need to choose  
the right Medicare plan for you.

*questions?*

Call for your  
**FREE**  
consultation with  
a trusted counselor  
**1-833-747-0537**  
(TTY:711)

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## Your BlueCross BlueShield of South Carolina Easy Guide to Medicare is here!

Discover how Medicare works and your options with BlueCross. The information in this Easy Guide is designed to help make learning about your health care options as easy as possible when you're ready for Medicare. We're here to help you every step of the way — from understanding the Medicare basics to exploring your options and choosing the right plan for you.

### Get the coverage that's right for you with BlueCross.

We've been committed to helping generations of South Carolinians understand their Medicare coverage options for more than 70 years — so we'll treat you like a neighbor, not a number.

### Let BlueCross help you simplify Medicare.

Since you are turning 65 soon, we can make sure you have the right Medicare plan in place and make your health care future more secure. You don't have to make any decisions alone. We are here to help when you are ready.



Call if you have any questions or want to schedule a face-to-face appointment:

**1-833-747-0537**

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**Oct. 1 – Dec. 31**  
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Visit us online at  
[www.SCBluesMedicare.com](http://www.SCBluesMedicare.com).

Let's review the  
basics of Medicare



# What is Medicare?

Medicare is a federal program to help people age 65 and over (or under 65 for those who qualify) cover health care costs. It currently consists of four different coverage parts labeled with letters: A, B, C and D.

Let's start with reviewing each of the Medicare parts and add-on options, outlined below.

## The parts of Medicare coverage:

### ORIGINAL MEDICARE

#### Part A

##### Hospital insurance

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

#### Part B

##### Medical insurance

- Doctor and specialist services
- Outpatient care
- Durable medical equipment
- Preventive services

### OPTIONAL ADD-ONS

#### Part D

##### Prescription drug coverage

- Helps cover prescription drugs not covered by Medicare Parts A & B

#### Medicare Supplement

##### (also called Medigap plans)

- Helps cover the cost of Medicare Parts A & B
- Many plans offer value-added extras

### ALTERNATIVE COVERAGE

#### Part C

##### Medicare Advantage

- Covers the same as Parts A & B
- Can help lower your share of the cost when you use the doctors and hospitals in the plan's network
- Plans can include prescription drug coverage (Part D)
- Many plans offer value-added extras



Now let's get into more detail about Original Medicare (Parts A & B)

# How to enroll in Medicare Parts A & B

So you're going to be turning 65, the age when most people first become eligible for Medicare. Now what? Well, depending on your individual situation, you may need to take different actions.

<b>If You...</b> <b>Plan to retire at age 65 or are not working, and don't already receive Social Security benefits</b>	<b>...Then</b> You need to sign up for Medicare Part A and/or Part B. Contact the Social Security Office 3 months before your 65th birthday. <ul style="list-style-type: none"><li>• <b>Phone:</b> 1-800-772-1213, TTY: 1-800-325-0778</li><li>• <b>Online:</b> <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a></li></ul>
<b>Already receive Social Security retirement, disability or Railroad Retirement Board benefits</b>	You automatically get Medicare Parts A & B and should receive your Medicare card in the mail 3 months before your 65th birthday.
<b>Plan to continue working past age 65 and/or your spouse is currently covered by an employer-provided group health plan</b>	Contact your employer or union benefits administrator to find out how your coverage works with Medicare. It may be to your advantage to delay enrolling in Part B.

**Have specific eligibility questions or need to enroll in Medicare Parts A & B? Call Social Security 1-800-772-1213 (TTY: 1-800-325-0778)**



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**The best time to enroll in Original Medicare**

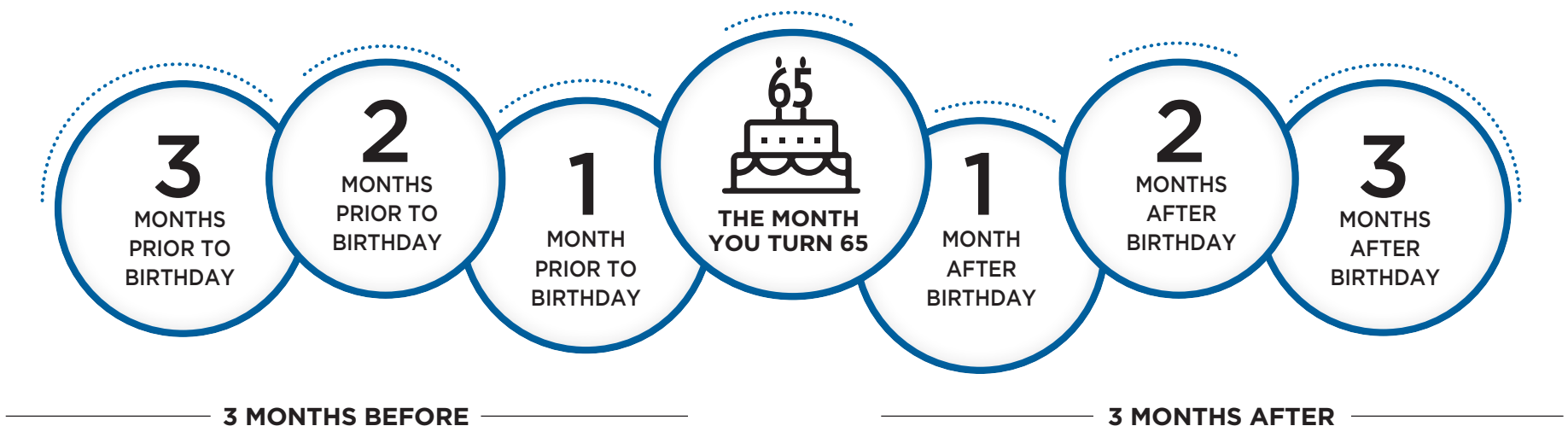


## When to enroll in Original Medicare (Parts A & B)

If you are not automatically enrolled, you have different enrollment periods to sign up for Part A and/or Part B. These enrollment periods are time-sensitive. You may have to pay a late enrollment penalty if you do not sign up when you first become eligible.

### Initial Enrollment Period

The Initial Enrollment Period is the seven-month period that begins three months before you turn 65, includes your 65th birthday month and ends three months after the month you turn 65. Even though you have several months, the best time to enroll is during the first three months of your eligibility to make sure you get coverage as soon as you are 65.



# Special Enrollment Period

A Special Enrollment Period gives you another opportunity to enroll in Part A and/or Part B after your Initial Enrollment Period is over. You usually won't pay a late enrollment penalty if you sign up during this time.

You may qualify for a Special Enrollment Period if you or your spouse worked past the age of 65 and were covered by group insurance when you initially became eligible. You can sign up while you are still covered by your group plan or during the eight months after your employment ends.

## Additional Special Enrollment Periods include, but are not limited to:

- New to Medicare or newly retired (Open Enrollment Period)
- Relocation
- Change in Medicaid and/or Extra Help
- Losing group coverage



**Important:** Keep in mind you must be enrolled in Original Medicare before you can purchase any additional coverage.



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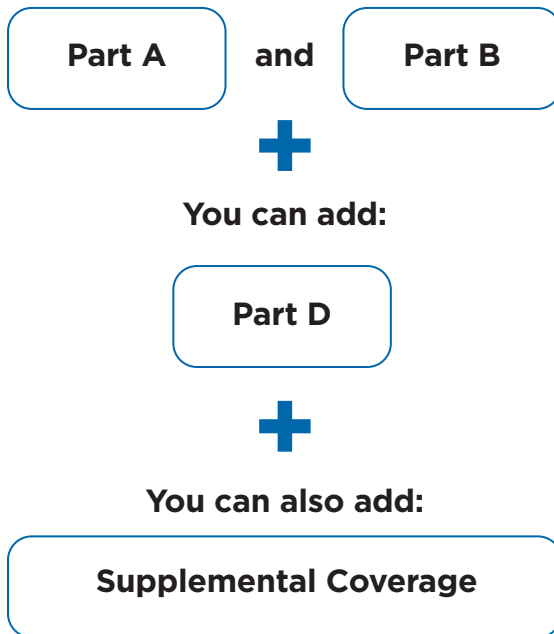
**Let's review  
Medicare Add-Ons  
& Alternatives**



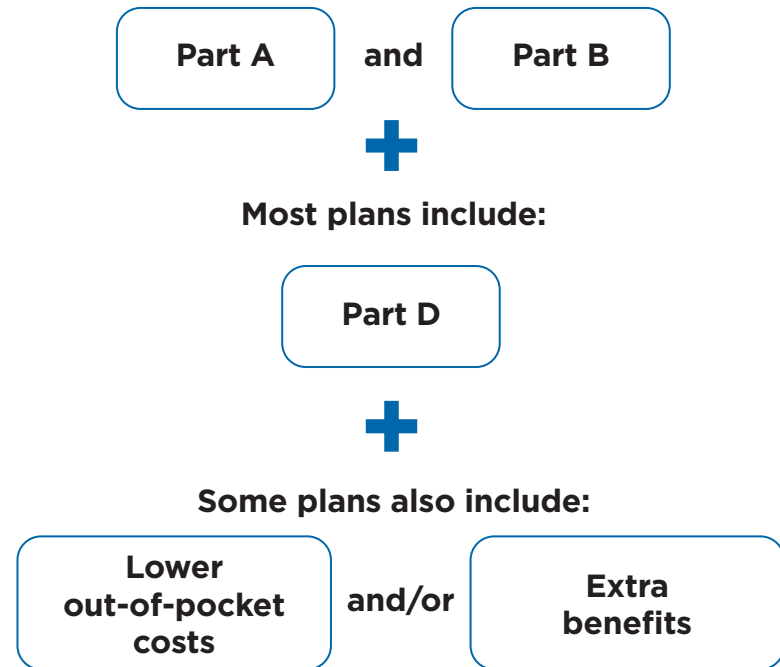
# Additional Coverage Options

Original Medicare is not free and may not cover all your health-related needs. Additional add-on options or a Medicare alternative is available to help give additional coverage and provide savings on medical expenses.

## MEDICARE SUPPLEMENT OPTION



## MEDICARE ADVANTAGE OPTION



Call today for a **FREE** consultation with a trusted counselor.

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Now let's review a Medicare add-on option



# Additional Medicare Coverage Option: Part D – Prescription Drug Coverage

Part D prescription drug plans (also called PDPs) help people with Medicare to more easily afford prescription drugs. This coverage can help reduce your costs for medications and is available only from private companies like BlueCross. This is a separate drug plan that you purchase in addition to Original Medicare.

## How Stand-alone Prescription Drug Plans work

You'll usually pay a portion of the cost for your covered medication and your plan will pay the rest. Part D plans have a monthly plan premium and some may also have a deductible — an amount you will have to pay before your cost-sharing starts. Part D plans have a list of covered drugs called a formulary and a network of participating pharmacies.

## Here are the combinations of coverage you can have with a PDP:

- Original Medicare + PDP
- Original Medicare + PDP + Medicare Supplement Plan
- Medicare Advantage Plan with Part D included

## What BlueCross RX Value or BlueCross RX Plus (PDP) offer

You can choose from our BlueCross RX Value or BlueCross RX Plus (PDP) plans, which are stand-alone Medicare-approved prescription drug plans.

- Predictable copayments for generic and brand-name medications
- An extensive formulary (list of covered drugs)
- Easy to use mail-order service for home delivery of your medications at no extra cost
- Access to thousands of pharmacies nationwide

# Additional Medicare Coverage Option: Medicare Supplement Insurance

Since Medicare wasn't designed to cover all health care expenses, you can purchase a Medicare Supplement plan (also known as a Medigap policy), in addition to Original Medicare.

## How Medicare Supplement insurance works

When you have a Medicare Supplement insurance policy, it helps fill the gaps that Original Medicare doesn't. Different policies are identified by letters in the alphabet. Each policy has a different level of gap coverage.

## What BlueCross Medicare Supplement plans offer

- No doctor or hospital referrals
- \$0 hospital copay on most plans
- Nationwide coverage
- No-cost gym membership or at-home fitness kits
- \$0 hearing exams and up to \$2,000 in savings on hearing aids
- Coverage from a South Carolina-based company



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**Now let's review an alternative  
to Original Medicare**

# Additional Medicare Coverage Option: Medicare Advantage

If you are looking for another way to get Medicare coverage, Part C—or Medicare Advantage Plans—may be a lower out-of-pocket cost option to consider.

## How Medicare Advantage Plans work

With a Medicare Advantage plan, you will receive coverage for all Part A & B covered services. Most Medicare Advantage plans include Part D drug coverage. Private insurance companies like BlueCross contract with Medicare each year in order to offer Medicare Advantage plans. You can choose from different kinds of Medicare Advantage plans that include various Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) options.

## What BlueCross Medicare Advantage plans offer

- Predictable out-of-pocket costs with a low monthly plan premium.
- Telehealth services through Blue CareOnDemand - \$5 primary care visits.
- \$25 per quarter for approved over-the-counter items for a total of \$100 per year.
- A large network of pharmacies, doctors and hospitals, plus no referrals.
- Gym memberships or at-home fitness kits from Silver&Fit.
- Annual limit on out-of-pocket costs for Medicare-covered services.
- Support from the only South Carolina-based company providing Blue Medicare Solutions to South Carolinians like you for more than 70 years.

## Plan for Medicare

Knowing which Medicare option to choose can seem overwhelming, but it doesn't have to be. We are here to help you:

- Determine your budget for health care
- Compare costs for your expected health care services
- Review current prescriptions
- Research doctors and hospitals
- Review the details of different plan options

**We even offer ways to get your questions answered in person.**



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**Let's review Silver&Fit**

## Added benefit of BlueCross



## Get moving with the Silver&Fit Exercise and Healthy Aging Program

All BlueCross Medicare Advantage and Medicare Supplement members receive zero cost gym memberships or at-home fitness kits from Silver&Fit. The Silver&Fit Exercise and Healthy Aging Program provides you with the tools you need to be fit and live well. Once you've enrolled in a BlueCross Medicare plan, you'll receive your Silver&Fit ID card in the mail.

The Silver&Fit program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Silver&Fit and the Silver&Fit Signature Series are federally registered trademarks of ASH and used with permission herein.

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## BlueCross is here for you.

With so much to learn, it's good to have an advocate on your side to answer your questions and provide you with information, guidance and support.

### Experience you can trust.

We are the only South Carolina-based company serving South Carolinians just like you for more than 70 years. So we'll treat you like a neighbor, not a number.

### You don't have to do it alone.

We can help you navigate the complexities of your Medicare health care and prescription drug coverage options. Our goal is to give you personalized service and to help you find the plan that best suits your needs and budget.

### Let us help make it easy.

Medicare plans aren't one size fits all. That's why we provide one-on-one guidance every step of the way. Simply call the the toll-free number listed below to get started and learn all that BlueCross has to offer you.



Call for your **FREE** consultation with a trusted counselor to find out which plan is right for you. **Call us at 1-833-747-0537** (TTY: 711)

BlueCross BlueShield of South Carolina is a Medicare Advantage PPO and HMO plan with a Medicare contract. Enrollment in BlueCross BlueShield of South Carolina depends on contract renewal. Monthly premiums may vary based on product selection or subsidy eligibility. Contact the plan for more information. Your health plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. BlueCross BlueShield of South Carolina is an independent licensee of the Blue Cross and Blue Shield Association.

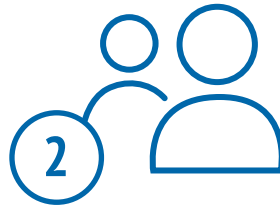
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## Questions about Medicare? We have answers.



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Get the answers to your  
questions during your **FREE**  
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