

# Are you covered?

## Important Medicare considerations

Medicare's annual Open Enrollment Period runs from October 15 to December 7, and it's the ideal time to compare coverage options under Medicare. Choosing a Medicare plan for your healthcare needs and budget can help ensure that you have access to needed medical treatments and prescriptions.



### Are you newly eligible for Medicare?

Sign up now to avoid possible coverage delays or price increases in your premiums.



### Do you have Original Medicare?

Original Medicare offers open access to most doctors and hospitals and to most medically necessary healthcare services such as the following:



**Inpatient hospital stays**



**Medical office visits**



**Physician-administered drugs**

Original Medicare covers Medicare Part A and Part B. You can also choose a Medicare prescription drug plan (Part D) for outpatient prescription drug coverage and select a type of private insurance called "Medigap" that can help pay for some of the costs that Original Medicare doesn't cover.



### Do you have a Medicare Advantage (Part C) plan?

In a Medicare Advantage (Part C) plan, you'll still have Medicare, but coverage will be from a private company approved by Medicare, not from Original Medicare. Services are generally obtained from the Medicare Advantage (Part C) plan's network of doctors and hospitals.



Check your plan to **make sure that it covers your needed medical treatments and prescriptions**, since this can change from year to year and can vary from plan to plan.



Medicare Advantage (Part C) plans may **impose coverage rules on some physician-administered drugs that Original Medicare covers without restrictions**. For example, one rule called "step therapy" means that it is possible for the plan to require the use of one drug before it will cover another drug selected to be used first. Speak with your doctor to understand if this may impact you.



The Open Enrollment Period provides an **opportunity to compare your current plan to other Medicare Advantage (Part C) plans** available in your area. You also have the option to switch to Original Medicare.

# Want help comparing your Medicare options?



Call 1-800-MEDICARE  
(1-800-633-4227)



Go online to [Medicare.gov](https://www.Medicare.gov)



Log in to Medicare's plan finder tool at [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare).



Review the “Evidence of Coverage” (EOC) and “Annual Notice of Change” (ANOC) documents that your plan sends you each fall to understand what your Medicare Advantage (Part C) plan covers and your related costs. You can also call the number on the back of your insurance card and request that the plan sponsor mail you these documents.



Contact your State Health Insurance Assistance Program (SHIP) for free and unbiased advice. You can find the contact information for your state's program at [shiphelp.org](https://www.shiphelp.org).



Look at the *Medicare & You* handbook for general information on different Medicare plan options. Medicare will mail you a copy in the fall or you can look at it online at [Medicare.gov/pubs/pdf/10050-medicare-and-you.pdf](https://www.Medicare.gov/pubs/pdf/10050-medicare-and-you.pdf).



If you have employer-sponsored or retiree coverage, check with Human Resources or your retiree group benefits before making any changes to your coverage. Changing plans may affect your coverage and eligibility for benefits.