

GEISINGER GOLD

Your Geisinger Medicare Roadmap

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Welcome to Medicare.

Make the most of this opportunity.

You've been paying toward your Medicare benefits for years. Now, it's almost time to start enjoying the rewards. Soon, you'll have access to all kinds of money-saving benefits at no cost, like:



Annual wellness visits



Cardiovascular screenings every 5 years



Annual mammograms and flu shots



Screenings for cervical, prostate and colorectal cancers, diabetes and more

And that's just the beginning of the benefits that become available to you with Medicare. **This guide will walk you through the basics of Medicare so you'll be ready to enjoy everything it offers.**

Not retiring at age 65?

There are still a few things you'll need to do. Plus, being eligible for Medicare opens up plan options that could be **better than your employer coverage.**

The ABC(D)s of Medicare.

Knowing how Medicare works is the first step.

Medicare is a general term used to describe the federal government's health insurance program designed for people 65 and older or people who have been on Social Security disability for at least 2 years.

Several types of Medicare plans offer different types of coverage.

Original Medicare (Parts A and B)

Original Medicare is provided through the federal government and is made up of two parts:

- **Medicare Part A covers hospital stays.** There's no monthly premium, but you might have to pay a deductible.
- **Medicare Part B covers doctor visits and urgent care visits.** There is a monthly premium, based on income, that is usually deducted directly from your Social Security check. You may still have to pay for some services, including a deductible.

Good to know:

- Original Medicare does not include prescription drug coverage.
- With Original Medicare, a major illness or injury could still end up costing you thousands of dollars. That's why some decide that Original Medicare isn't enough to meet their needs.

Medicare Advantage Plans (Part C)

These plans are offered by private health insurance companies (like Geisinger).

- Includes all the benefits of Original Medicare, plus more.
- Many Medicare Advantage plans include prescription drug coverage.
- May also include extras, like vision and hearing benefits, savings on insulin, home delivery of medications and more.
- Monthly premiums vary by plan and coverage, but there are some plans available for \$0 a month (plus your monthly Part B premium).

Good to know:

- You must be enrolled in Original Medicare before you can sign up for a Medicare Advantage plan.
- Consider the total out-of-pocket costs (e.g., premium, deductibles, copays) when comparing plans.

You don't need to figure things out on your own.

Talk to an expert on everything Medicare. Let a Geisinger Medicare educator help you make sense of things so you get the value you deserve.



Prescription Drug Plans (Part D)

These plans, offered by private health insurance companies, focus exclusively on prescription drug coverage.

- Covers many commonly used brand-name and generic drugs.
- Copays can vary by plan and prescriptions.

Good to know:

- You pay a separate monthly premium for a Part D plan.
- Many Medicare Advantage plans include Part D coverage — without an additional monthly premium.

Medicare Supplement Plans

Medicare Supplement plans (also called *Medigap* plans because they help cover the costs or “gaps” that Original Medicare does not) are offered by private health insurance companies.

- Covers the same benefits as Original Medicare (Parts A and B).
- Original Medicare covers 80% of covered doctor and hospital visits, and Medicare Supplement plans cover the extra 20%, plus the Part A deductible.
- You pay a monthly premium for a Medicare Supplement plan — on top of your monthly Part B premium (Medicare Supplement plan premiums are often higher than what you’ll find with a Medicare Advantage plan).

Good to know:

- Typically require you to pay multiple bills each month.
- Do not include prescription coverage.
- Typically do not offer the same added benefits and extras that Medicare Advantage plans offer.

Call 855-828-2023 (TTY: 711)

Monday – Friday, 8 a.m. to 8 p.m.

Or visit [GeisingerGold.com/roadmap](https://www.GeisingerGold.com/roadmap).

What type of Medicare plan is right for you?

It's easier to make a decision when you think about how each plan could affect you. Here are some things to consider.

	Original Medicare	Medicare Advantage	Medicare Supplement	Prescription Drug Plan
<p>Medical expenses</p> <p>Do you have a medical condition that requires extensive care or lab work?</p> <p>Do you wear eyeglasses or hearing aids?</p> <p>Are you expecting a hospital stay?</p>	You may have to pay hundreds or even thousands in out-of-pocket costs.	Can offer the most comprehensive coverage options. Could include vision and hearing.	Pays out-of-pocket costs that Original Medicare doesn't cover.	Only provides coverage for prescription drug costs.
<p>Prescriptions</p> <p>Do you take prescription drugs?</p> <p>Do you expect to need prescription drugs in the near future?</p>	Not covered.	Plans often include prescription drug coverage.	Not covered.	Covers prescription drug costs.
<p>Travel plans</p> <p>Do you regularly travel away from home?</p> <p>Do you plan on traveling in the U.S.?</p> <p>Do you plan on traveling outside of the U.S.?</p>	Does not cover expenses incurred outside the U.S.	Covers hospital visits and urgent care outside the U.S. Check plan for travel coverage within the U.S.	May offer hospital visits and urgent care outside the U.S. Check plan for coverage.	N/A
<p>Dental and vision coverage</p> <p>Do you wear glasses or have vision concerns?</p> <p>Do you anticipate dental care beyond preventive cleaning?</p>	Does not cover routine dental, vision and other extra benefits.	Most plans cover routine dental and vision, which may include extra coverage.	Does not cover routine dental, vision and other extra benefits.	N/A
<p>Budget</p> <p>What's more important to you: low monthly premiums or lower total out-of-pocket costs?</p>	Low premiums but only offers limited coverage.	Monthly premiums vary (some plans as low as \$0/month) and total out-of-pocket costs could be lower.	Higher premiums than Medicare Advantage plans but may cover out-of-pocket costs.	Low monthly premiums and the possibility for financial aid based on income.

Here's your countdown to Medicare.

Stay on top of important Medicare deadlines.

Age 64

Learn how Medicare works.

- Get to know the different parts of Medicare and what plan options are available.
- Keep track of your healthcare needs (e.g., doctors, prescriptions).

Age 64 and 9 months

Time to enroll.

You can enroll in Medicare Parts A and B (and even choose a Medicare Advantage plan) starting 3 months before your 65th birthday.

Age 65

Take advantage of the benefits of Medicare.

- Once enrolled, you'll be able to start receiving your Medicare benefits.
- If you haven't enrolled, you have 3 months left.

Age 65 and 3 months

Avoid penalties and delays.

If you don't enroll in a Medicare Advantage plan by the end of this month, you may have to wait until the Annual Enrollment Period, which starts on Oct. 15.

Beyond age 65 and 3 months

It's okay to shop around.

Current Medicare plan not meeting your needs? You can switch to a different plan every year during the Annual Enrollment Period (Oct. 15 to Dec. 7).

Get help from a Geisinger Medicare educator.

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I'm not retiring at 65. What should I do?

Lots of people work past the age of 65. But becoming Medicare-eligible opens the door to new health insurance options.



Talk to your HR department to find out if you can stay on your employer plan and if there are any cost differences.

“I want to keep my employer coverage.”

- Enroll in Part A as soon as you're eligible (starting 3 months before your 65th birthday).
- If your employer has more than 20 employees, you may need to enroll in Part B to avoid penalties.
- Ask your employer if their plan's prescription drug coverage is as good as a Medicare plan. If not, enroll in a Part D plan to avoid high out-of-pocket costs.
- Compare the total of your current monthly premiums and coverage to a Medicare Advantage plan to see which offers the better value (or ask a Geisinger Medicare educator for help).

“I don't want to keep my employer coverage.”

- Talk to your employer about options or plans available to employees age 65 and older.
- Enroll in Parts A and B when you are eligible.
- Decide if you want to enroll in a Medicare Advantage plan or Medicare Supplement plan.
- If you have prescriptions, sign up for a Part D plan (unless you enroll in a Medicare Advantage plan that includes prescription drug coverage).

“I am on my spouse's employer coverage.”

- Follow the instructions above for “I want to keep my employer coverage.”

“My current health insurance was purchased through the marketplace.”

- If you have a marketplace plan, it will end when you turn 65 and you'll need to enroll in Medicare. You'll lose any tax credits or savings you're currently receiving. (But, enrolling in a Medicare Advantage plan could save you a lot of money.)

Medicare shopping tips.

Start by asking yourself these 5 questions:

1

Do I need coverage for prescriptions?

2

Do I want coverage for dental, vision or hearing?

3

How many healthcare services do I expect to use in the coming year?

4

Do I need healthcare coverage away from home?

5

Are my doctors in-network?



Make a list of your current doctors, hospitals and other services

so you can easily check to see if they are in a plan's provider network.



Make a list of your prescription drugs and dosages

to see if they are covered and what your copay would be.



Look at total costs — this includes the monthly premium **and** any out-of-pocket expenses, like deductibles and copays.



Check for plan extras that give you extra value.

This includes things like benefits for hearing aids and eyeglasses, dental coverage and more.



Ask an experienced Medicare expert for help.

Call a Geisinger Medicare educator and get answers to all your questions.



Find out if you're eligible for financial assistance.

If you meet specific income and resource requirements, you can get help paying for healthcare coverage and prescription drug costs.

To see if you qualify, call Medicare at 800-MEDICARE (800-633-4227), 24 hours a day, 7 days a week. TTY users should call 877-486-2048.

How do I enroll in Medicare?

Beginning 3 months before your 65th birthday, you can enroll in Medicare.

Here's what you need to do.

To enroll in Original Medicare:

If you're going to collect Social Security retirement benefits when you turn 65, you'll probably be automatically enrolled in Part A, and probably Part B.



To find out if you're automatically enrolled (or to enroll), call **800-772-1213 (TTY: 800-325-0778)**

April 1 – Sept. 30, Monday – Friday, 8 a.m. – 8 p.m.

Oct. 1 – March 31, daily, 8 a.m. – 8 p.m.



To sign up online, visit **SocialSecurity.gov**

To enroll in more than just Original Medicare:

Contact a private health insurance company, such as Geisinger.

A photograph of an elderly Black woman and man walking together outdoors. The woman is on the left, wearing a light-colored cardigan over a white top, and the man is on the right, wearing a red and white checkered button-down shirt. They are both smiling and looking down at something in the man's hands. The background shows trees and a bright sky.

Get answers to your Medicare questions.

Speak with a Geisinger Medicare educator at **855-828-2023 (TTY: 711)**
Monday – Friday, 8 a.m. to 8 p.m.

Know your common Medicare terms.

Here are some common words used to talk about Medicare benefits:

Premium

The monthly amount you pay for your Medicare plan.

Out-of-pocket costs

What you pay for healthcare services, in addition to your monthly premium.

Copay

The fixed amount you pay for certain services.

Coinsurance

The fixed percentage that you pay for healthcare services.

Deductible

The amount you pay before your insurance coverage kicks in.

Formulary

The list of prescription drugs covered by your Medicare plan.

Provider network

The doctors, hospitals and other service providers that are contracted with a particular Medicare health plan. Some insurance plans will pay for out-of-network services, but at a higher share of cost. Other plans will not pay for any costs incurred outside of the provider network.

Prescription drug tiers

The different levels of prescription drug coverage. Different prescription drugs are placed at different tiers, which represent varying levels of cost or copays.



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Geisinger Gold Medicare Advantage HMO, PPO, and HMO DSNP plans are offered by Geisinger Health Plan/Geisinger Indemnity Insurance Company, health plans with a Medicare contract. Continued enrollment in Geisinger Gold depends on contract renewal. Geisinger Health Plan/Geisinger Indemnity Insurance Company are part of Geisinger, an integrated health care delivery and coverage organization. In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. Benefits, premiums and/or copayments/co-insurance may change on Jan. 1 each year. Geisinger Gold complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity or sexual orientation. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-447-4000 (TTY: 711). 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 800-447-4000 (TTY: 711)