

Ready for Medicare?

What you need to know before transitioning to Medicare

Whether you are retiring at 65 or working beyond 65, there are some important things to consider as you prepare for retirement.

- 1 If you don't have employer-sponsored coverage, consider enrolling in Medicare when you first become eligible to avoid possible penalties if you enroll later.
- 2 Health plans and companies are unique. If you or your spouse are approaching 65 and are currently working and enrolled in an employer-sponsored plan, check with your employer's benefits or human resource department for help making a Medicare enrollment decision.
- 3 If you retire after you turn 65, keep your insurance records handy as proof of coverage for when you're ready to enroll in Medicare.

Planning when and how to transition to Medicare doesn't have to be difficult.

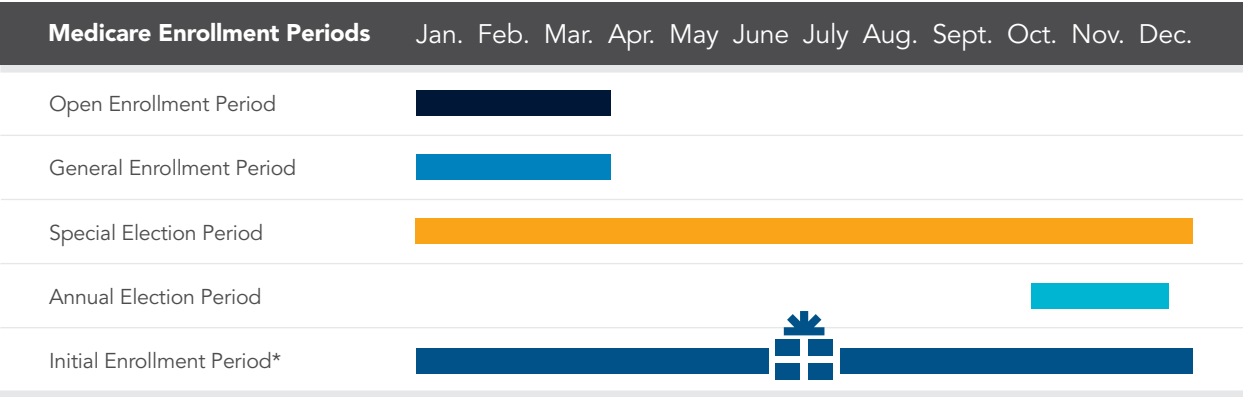
Talk to your local Florida Blue Medicare agent today to discuss what is best for you or learn more at floridablue.com/medicare.



Here's what's inside:

-  Enrollment Periods
-  Coverage Options
-  Plan Comparison

When can you enroll?



* 3 months before/after and including the month of your 65th birthday.

Open Enrollment Period (OEP)

OEP runs January 1 through March 31. During this period if you are enrolled in a Medicare Advantage (MA) plan, you are allowed to make a one-time change to another MA plan or to Original Medicare. If you enroll in Original Medicare, you may also purchase a Medicare Supplement and/or a Prescription Drug Plan.

Note: There is no guaranteed-issue enrollment period for Medicare Supplement plans.

General Enrollment Period (GEP)

The General Enrollment Period (GEP) is like a second chance. It's when you can enroll in Medicare if you didn't sign up during your Initial Enrollment Period or a later Special Enrollment Period. Although you are given a second chance, there may be substantial late enrollment penalties. The GEP is January 1 through March 31 every year. Coverage takes effect on July 1.

Special Election Period (SEP)

After certain events, such as a recent move or losing your employer or union coverage, you may be eligible for a Special Election Period. If you think you qualify, talk to your local sales agent.

Annual Election Period (AEP)

Every year, from October 15 through December 7, you can switch, drop or join a Medicare Advantage or Medicare Prescription Drug Plan of your choosing. You can also enroll in Original Medicare. Your plan selection becomes effective January 1 of the following year.

Initial Enrollment Period (IEP)

When you become eligible for Medicare, you can enroll in Original Medicare, Medicare Advantage, Medicare Supplement, or a Medicare Prescription Drug plan during the seven month period surrounding your 65th birthday (includes the month of your 65th birthday and the three months before and after your birthday month)



Be aware of potential penalties

If you don't enroll in Medicare Part B or Part D when you're first eligible to enroll, then decide later to enroll, you may have to pay a Part B and/or Part D late enrollment penalty. Go to [medicare.gov](https://www.medicare.gov) to see if one of these penalties might apply to you.

What coverage is available?

Working or retired, when you choose to enroll in Medicare, you have options. Many people choose to mix and match coverage to suit their individual needs.



Part A

Original Medicare | Part A

Part A covers inpatient care, including care received while in a hospital or skilled nursing facility and, in limited circumstances, care received at home.



Part B

Original Medicare | Part B

Part B covers doctor's visits plus many outpatient services and supplies like preventive care, ambulance services, and durable medical equipment.



Part C

Medicare Advantage | Part C

Part C Medicare Advantage plans are all-in-one health plans that combine Parts A, B and most often D, with additional benefits like dental, hearing and vision.



If you choose a Medicare Advantage plan, prescription drug coverage is usually included, so you don't need a separate Part D plan.

Medicare Coverage Options



Part D

Prescription Drug Plan | Part D

Part D prescription drug plans (PDPs) cover the costs for prescription medications. Part D is usually included in a Part C plan, or is paired with Medicare Supplement policy.



Med Sup

Medicare Supplement Plans

Medicare Supplement plans pay various out-of-pocket health care expenses not covered by Original Medicare, but do not cover most prescription drug costs.

Which plan is best for you?

Find coverage and cost information at floridablue.com/medicare or by speaking to a local agent.

The Basics Complete a column for each Florida Blue Medicare plan you’re considering.

Name of plan			
Type of plan			

Compare Coverage Check off which benefits each plan provides.

Current physician	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Current prescriptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nurse phone line	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Hearing services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vision services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Chiropractic care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Acupuncture	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Podiatry care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fitness benefit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Compare Costs Fill in the costs associated with each item.

Original Medicare costs	\$ _____	\$ _____	\$ _____
Monthly plan premium	\$ _____	\$ _____	\$ _____
Emergency costs	\$ _____	\$ _____	\$ _____
Estimated monthly copays/coinsurance	\$ _____	\$ _____	\$ _____
Annual medical deductible	\$ _____	\$ _____	\$ _____
Annual out-of-pocket maximum	\$ _____	\$ _____	\$ _____
Annual prescription drug deductible	\$ _____	\$ _____	\$ _____
Estimated monthly prescription drug costs	\$ _____	\$ _____	\$ _____