



# Medicare Basics

Your starter guide to all things Medicare.



## Your local Medicare partner

Aspirus Health Plan is here to help. We sort out Medicare so you don't have to.

Let's get started.

## When it comes to Medicare, you have lots of options

But all those choices can make it hard to find the coverage that's best for you.

Aspirus Health Plan can help. This simple guide covers important basics you'll need to know, like:



The four parts of Medicare



What each part covers



When to enroll in Medicare



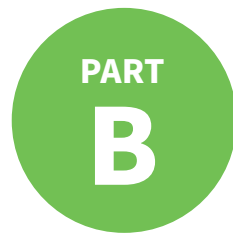
How to avoid penalties

# The four parts of Medicare

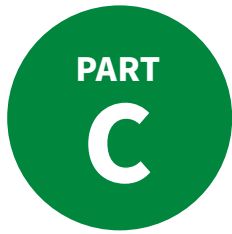
Each part covers different health care services



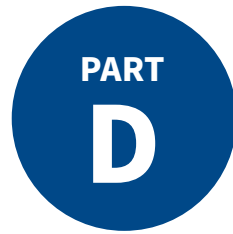
**Original Medicare**  
Hospital insurance



**Original Medicare**  
Medical insurance



**Medicare Advantage**



**Prescription drug coverage**



## Part A: Original Medicare

### Hospital insurance

#### What it covers

- ✓ Hospital stays
- ✓ Care in a skilled nursing facility
- ✓ Home health care
- ✓ Hospice care

#### Your out-of-pocket costs

- ✓ Copays
- ✓ Deductibles
- ✓ Coinsurance

### Words to know

#### Copay

This is a set fee you pay when you visit your doctor or clinic or fill a prescription.

#### Coinsurance

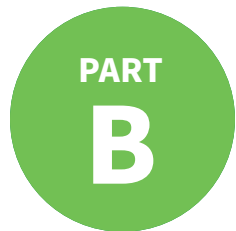
You and your plan share the cost for some services. Coinsurance is the percentage of the cost you pay for a covered health care service.

#### Deductible

A deductible is the amount you pay for health care services before your plan begins to pay.

#### Monthly premium

This is the amount you pay each month for your health plan coverage.



## Part B: Original Medicare

### Medical insurance

#### What it covers

- ✓ Doctor visits
- ✓ Outpatient surgery
- ✓ Ambulance
- ✓ Medical equipment and supplies

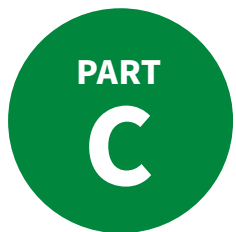
#### Your out-of-pocket costs

- ✓ Monthly premiums
- ✓ Annual deductibles
- ✓ Coinsurance

Original Medicare covers a lot, but it won't pay for all the health care you may need.

If you only have Part A and Part B coverage, you'll pay the full cost for services Original Medicare doesn't cover, including:

- Preventive dental care and most other dental services
- Routine eye exams and eyewear
- Routine hearing exams and hearing aids
- Routine physical exams
- Fitness benefits
- Prescription drugs you may take at home
- Care in a skilled nursing facility without a qualifying 3-day hospital stay
- Most care you receive when traveling outside the U.S.



# Part C: Medicare Advantage

Part C is also known as Medicare Advantage. These plans are offered by private health care companies such as Aspirus Health Plan. You can buy a Medicare Advantage plan to help pay for costs Original Medicare doesn't cover. These plans include all your Part A and Part B benefits along with many extras. Most offer Part D prescription drug coverage too.

### What it covers

- ✓ Part A and Part B benefits
- ✓ Extras that may include vision, dental and fitness benefits
- ✓ Part D prescription drug coverage (most Medicare Advantage plans)

### Your out-of-pocket costs

- ✓ Monthly premiums
- ✓ Copays
- ✓ Annual deductibles
- ✓ Coinsurance



Medicare Advantage plans are a popular choice for those who want the convenience of having all their health care benefits under one plan.

# The "Advantages" of Medicare Advantage



## Convenience

When you choose a Medicare Advantage plan that includes Part D prescription drug coverage, you get all your health benefits — and many extras — under one plan.



## Travel coverage

Some Medicare Advantage plans cover you anywhere in the U.S. Most also include emergency coverage worldwide.



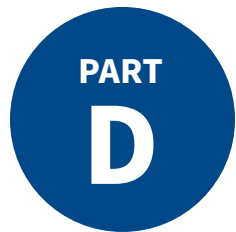
## Financial protection

Medicare Advantage plans have an out-of-pocket maximum limit so you know how much you might have to pay in deductibles, copays and coinsurance in one year. Original Medicare doesn't have a limit.



## Extras

Medicare Advantage plans may add benefits or programs like fitness benefits, dental benefits, eyewear and hearing aid benefits, over-the-counter spending allowance and more.



## Part D: Prescription drug coverage

You can purchase Part D coverage from private health care companies to help cover the cost of your prescriptions.

### Stages of coverage

- ✓ Initial coverage phase
- ✓ Coverage gap
- ✓ Catastrophic coverage

### Your out-of-pocket costs

- ✓ Monthly premiums
- ✓ Copays
- ✓ Annual deductibles
- ✓ Coinsurance

There are two ways to get Part D



As part of a Medicare Advantage plan (MA-PD)



As a separate, stand-alone prescription drug plan (PDP)

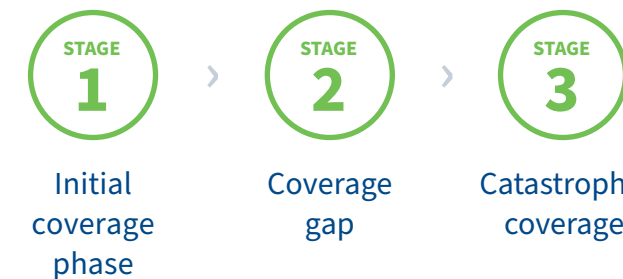
## How Part D works

**Part D works differently from other parts of Medicare.**

- ✓ Plans are different when it comes to the drugs they cover
- ✓ Before you enroll, check to make sure your medications are on the list of covered drugs (formulary)
- ✓ How much your plan pays for your prescriptions depends on what phase of coverage you are in

If you don't sign up for a Part D plan or have credible drug coverage (e.g., VA benefits or SeniorCare Prescription Drug Assistance Program) when you are first eligible to do so, and you decide later you want to sign up, you may be required to pay a monthly late enrollment penalty equal to 1% of the national average premium amount for every month you didn't have coverage.

Standard benefits include three phases of coverage



You also may be able to get Extra Help to pay for your prescription drug costs. Visit [ssa.gov](https://ssa.gov) to see if you qualify.



## SeniorCare Prescription Drug Assistance Program (SPAP)

### Wisconsin's creditable drug coverage assistance program.

- ✓ Low annual fee
- ✓ Coverage is based on income level

#### To qualify, you must be

- ✓ A Wisconsin resident
- ✓ A U.S. citizen or have qualifying immigrant status
- ✓ 65 years old or older

Visit [dhs.wisconsin.gov/seniorcare](https://dhs.wisconsin.gov/seniorcare) for coverage details.

## Medicare Supplement

Medicare Supplement plans, also called Medigap, pay some of the out-of-pocket costs that Original Medicare (Part A and Part B) doesn't cover. These plans are offered by private health care companies.

### Medicare Supplement plan features

- ✓ Pays part or all of your deductibles, copays, coinsurance and other costs
- ✓ Portable: Keep your plan even if you live in another state for a few months or year-round
- ✓ Guaranteed renewable benefits: Your benefits won't change year to year and you can keep your plan as long as you pay your monthly premiums
- ✓ Medical coverage only. Does not include Medicare Part D coverage.



Medicare Supplement plans are a popular choice for those who plan to retire to another state and want to keep their same Medicare benefits when they move.

## Compare plan types

Use the chart below to compare what types of benefits are typically covered with Original Medicare, Medicare Supplement and Medicare Advantage plans.

	Original Medicare	Medicare Supplement	Aspirus Health Plan Medicare Advantage
Premium (paid by enrollee)	Medicare Part B premium	Medicare Part B premium and plan premium	Medicare Part B premium and plan premium
Doctor and hospital visits	Typically covers 80% after you meet deductibles	Covers same or more than Original Medicare	Covers same or more than Original Medicare
Routine preventive care	X	\$120 maximum	✓
Medicare Part D outpatient prescription drug coverage	X	X	Option with Medicare Part D ✓
Dental, vision and hearing	X	X	✓
Portable coverage	X	✓	X
Skilled nursing facility — waive 3-day inpatient hospital stay requirement	X	X	✓
Yearly limit on out-of-pocket costs	X	Varies by plan	✓

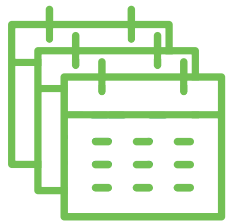


# Enrolling in Medicare

## Just turning 65?

**Most people become eligible for Medicare at age 65. If you're already receiving Social Security benefits, you'll automatically be enrolled. If not, you'll need to sign up.**

You have seven months to sign up for Medicare when you first become eligible. This is your Initial Enrollment Period (IEP).



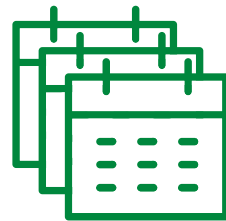
Three months before your birthday month

+



Your birthday month

+



Three months after your birthday month

## Where to sign up

**You enroll in Part A and Part B through Social Security.**

- ✓ Online at [ssa.gov](https://ssa.gov)
- ✓ By phone at **1.800.772.1213**, 8 am – 7 pm, Monday – Friday
- ✓ In person at your local Social Security office

**You can enroll in Part C Medicare Advantage, Part D or Medicare Supplement plans through private insurance companies only after you've enrolled in Original Medicare.**

- ✓ You must have Part A and Part B before you can enroll in a Part C Medicare Advantage plan
- ✓ You must have Part A or Part B before you can enroll in Part D coverage
- ✓ You must have Part A and Part B before you can enroll in a Medicare Supplement plan

## Delaying enrollment

You can wait to enroll in Medicare if you plan to keep working after age 65 and have coverage through your employer or your spouse's employer. If the employer has less than 20 employees, ask how their coverage works with Medicare.

If you wait to enroll in Part B and are not covered through an employer plan, you will only be able to sign up between January 1 and March 31 during the General Enrollment Period. Your coverage will begin the first day of the month after enrollment is accepted.

## Late enrollment penalties

If you don't sign up for Part B and Part D when you first become eligible for Medicare, you may pay a penalty if you decide to sign up later.

Visit [medicare.gov](https://medicare.gov) for details about penalties.

# Things to consider as you shop for a plan

## This simple checklist can help you keep track.

Be sure to compare plan features, costs and benefits as you shop.

	Plan 1	Plan 2	Plan 3
	Write plan name here	Write plan name here	Write plan name here
What is the monthly premium?	\$_____	\$_____	\$_____
Does the plan include Part D prescription drug coverage?	YES / NO	YES / NO	YES / NO
Are my medications included in the list of covered drugs?	YES / NO	YES / NO	YES / NO
Are my doctors and clinics in the plan network?	YES / NO	YES / NO	YES / NO
What is my copay for doctor and clinic visits?	\$_____	\$_____	\$_____
What is my copay for prescriptions?	\$_____	\$_____	\$_____
Will the plan cover emergency care I receive outside the network and outside the U.S.?	YES / NO	YES / NO	YES / NO
Will the plan help pay for my health club membership?	YES / NO	YES / NO	YES / NO
Does the plan include dental benefits?	YES / NO	YES / NO	YES / NO
Is my dentist in the plan network?	YES / NO	YES / NO	YES / NO
Does the plan cover eye exams and eyewear?	YES / NO	YES / NO	YES / NO
Does the plan cover hearing exams and hearing aids?	YES / NO	YES / NO	YES / NO
Do my friends or family members recommend this plan?	YES / NO	YES / NO	YES / NO



# Keep learning with Aspirus

**We're standing by to answer your questions.**



## Call

715.631.7441 | 1.866.839.6818  
TTY 1.855.931.4852

or contact your local broker



## Go online

To learn more about Aspirus Health Plan Medicare Advantage plans visit **[medicare.aspirushealthplan.com](https://www.medicare.aspirushealthplan.com)**.

Aspirus Health Plan, Inc. is a PPO plan with a Medicare contract. Enrollment in Aspirus Health Plan, Inc. depends on contract renewal.

## Notice of Nondiscrimination

Aspirus 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. Aspirus Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

We provide [aids and services at no charge to people with disabilities](#) to communicate effectively with us, such as TTY line, or written information in other formats, such as large print.

If you need these services, contact us at **715.631.7411 (voice)** or toll-free at **1.855.931.4850 (voice), 715.631.7413 (TTY), or 1.855.931.4852 (TTY)**.

We provide [language services at no charge to people whose primary language is not English](#), such as qualified interpreters or information written in other languages.

If you need these services, contact us at the number on the back of your membership card or **715.631.7411** or toll-free at **1.855.931.4850 (voice); 715.631.7413** or toll-free at **1.855.931.4852 (TTY)**.

If you believe that Aspirus Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file an oral or written grievance.

## Oral grievance

If you are a current Aspirus Health Plan member, please call the number on the back of your membership card. Otherwise please call **715.631.7411** or toll-free at **1.855.931.4850 (voice); 715.631.7413** or toll free at **1.855.931.4852 (TTY)**. You can also use these numbers if you need assistance filing a grievance.

## Written grievance

### *Mailing Address*

Attn: Appeals and Grievances  
Aspirus Health Plan  
P.O. Box 51  
Minneapolis, MN 55440  
Email: **[cagMA@aspirushealthplan.com](mailto:cagMA@aspirushealthplan.com)**  
Fax: **715.631.7439**

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1.800.368.1019, 1.800.537.7697 (TDD)

Complaint forms are available at

**<http://www.hhs.gov/ocr/office/file/index.html>**.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 715-631-7411/1-855-931-4850 (TTY: 715-631-7413/1-855-931-4852).

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 715-631-7411/1-855-931-4850 (TTY: 715-631-7413/1-855-931-4852).

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 715-631-7411/1-855-931-4850 (TTY: 715-631-7413/1-855-931-4852).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 715-631-7411/1-855-931-4850 (TTY: 715-631-7413/1-855-931-4852).

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 715-631-7411/1-855-931-4850 (TTY: 715-631-7413/1-855-931-4852)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 715-631-7411/1-855-931-4850 (телетайп: 715-631-7413/1-855-931-4852).

ໂບດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 715-631-7411/1-855-931-4850 (TTY: 715-631-7413/1-855-931-4852).

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**[medicare.aspirushealthplan.com](https://www.medicare.aspirushealthplan.com)**

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