

# What is Medicare?

Medicare is a government health program made up of four different parts, each covering different areas of your health care. You can enroll in Medicare up to three months before, or three months after, your 65th birthday month. Want more information? A local Independence Blue Cross Medicare sales representative is here to help. Call 833-834-1763 to start the conversation.

**IMPORTANT:** Original Medicare (Part A and Part B) alone covers only **80 percent** of your costs. The remaining costs are paid by you, unless you opt for a Medicare Advantage or Medicare Supplement plan.

## THERE ARE TWO WAYS TO GET YOUR MEDICARE COVERAGE:

### 1. Build your coverage piece by piece like this:



Medicare Part A  
Hospital Insurance



Medicare Part B  
Medical Insurance

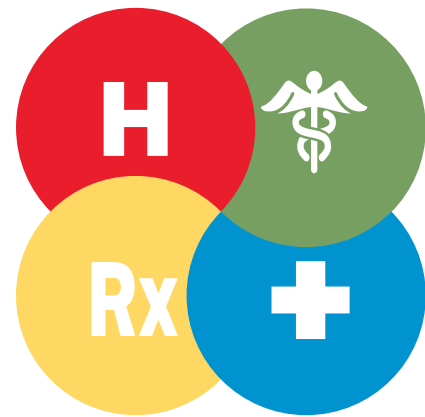


Additional Coverage  
Purchase a Medicare Supplement



Medicare Part D  
Purchase a Prescription Drug Plan

### 2. Or, you can choose an all-in-one Medicare Advantage plan:



Conveniently combines Part A, Part B, and sometimes Part D, into one cohesive plan. Available through a private insurance company, Medicare Advantage plans include:

- > All Part A and Part B benefits
- > May include extra benefits such as:
  - Vision and dental
  - Hearing and fitness memberships
- > Choose from:
  - HMO plan
  - PPO plan
  - Private Fee-for-Service plan
  - And others

# How does Original Medicare compare to Medicare Advantage and Medicare Supplement plans?

<b>Service/Benefit</b>	<b>Original Medicare YOU PAY:</b>	<b>MEDICARE SUPPLEMENT PLAN Plan G YOU PAY:*</b>	<b>MEDICARE ADVANTAGE PLAN HMO or PPO YOU PAY:*</b>
Hospital Stay (a 3-day stay)	\$1,484 (Your Part A deductible)	\$0	Copay may be covered for a 3-day stay. Varies by plan, but is typically lower than the Part A deductible.
Emergency Room Care	20% coinsurance (varies depending on total cost of care)	\$0	Covered. Copay may vary by plan.
Doctor Visit	20% coinsurance (varies depending on total cost of visit)	\$203 (Your Part B deductible)	Covered. Copay may vary by plan.
Routine Eye Exam	Not covered	Not covered	May be covered as optional supplemental benefit. Copay and allowance may vary by plan.
Preventive Dental Care	Not covered	Not covered	May be covered as optional supplemental benefit. Copay and allowance may vary by plan.
Fitness Program	Not covered	Not covered	May be covered, typically at no added cost.
Prescription Drugs	With few exceptions, most prescriptions are not covered.	Not covered	Covered with copays that may vary depending on drug.
Monthly Premium	Most pay \$148.50 (Part B premium), but the exact amount depends on your income.	Premium may vary by plan, and is based on your age when you first enroll. This premium is in addition to the Part B premium.	Medicare Advantage premium may vary by plan, some plans as low as \$0. This premium is in addition to the Part B premium.

\*The chart lists only some of the benefits and services offered by Original Medicare, Medicare Advantage, and Medicare Supplement plans. Medigap Freedom is not connected with or endorsed by the U.S. government or the federal Medicare program. You must continue to pay your Medicare Part A (if applicable) and Medicare Part B premiums. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premiums, and/or copayments/coinsurance may change on January 1 of each year.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

Independence Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-275-2583 (TTY/TDD: 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 1-800-275-2583 (TTY/TDD: 711)。