

## You're eligible, if:

- ✓ You are age 65 or older, a U.S. citizen or a permanent U.S. resident and have lived in the U.S. continuously for five years prior to applying OR
- ✓ You are younger than 65 with a qualifying disability and have received disability benefits for at least 24 months OR
- ✓ You are any age with a diagnosis of end-stage renal disease or ALS.

Medicare is a federal program, administered by the Centers for Medicare and Medicaid Services (CMS), that provides health insurance for those who are eligible. Medicare has four parts, and each part covers a different type of care.

**Part A and Part B are provided through the U.S. Government and are referred to as Original Medicare.**



### **PART A: Hospital Insurance**

- Inpatient hospital care
- Skilled nursing facility care
- Hospice care



### **PART B: Medical Insurance**

- Doctor visits and tests
- Outpatient care
- Preventive care

**Part C and Part D are offered through Medicare-approved private insurance carriers, like Blue Cross and Blue Shield of Alabama.**



### **PART C: Medicare Advantage (MA)**

- Includes the benefits of Part A and Part B and may include extras like dental, vision and hearing
- Referred to as a Health Maintenance Organization (HMO) or a Preferred Provider Organization (PPO)
- Known as a Medicare Advantage Prescription Drug (MAPD) plan if prescription drug coverage is included



### **PART D: Prescription Drug Plan (PDP)**

- Includes the cost of outpatient prescription drugs
- Covers both generic and brand-name formulary drugs
- Offered as coverage combined with a Medicare Advantage plan OR as a stand-alone prescription drug plan



### **Medicare Supplement Plans**

While Medicare Supplement (aka Medigap) plans are not part of Medicare, they can play an important role to help bridge the gaps in your Original Medicare coverage. Medigap plans help cover hospital and medical deductibles, copays and coinsurance that you usually have to pay with your Original Medicare plan. These types of plans do not include prescription drug coverage.

## Countdown to Medicare

### 6-12 months before Medicare starts

- If applicable, meet with your HR department at your current (or former) job. Ask about how your employer coverage works with Medicare, or if you have retiree benefits, how you can claim them.
- Estimate what your monthly income will be after you retire. Then make a list of current expenses. Keep in mind that your medical expenses may increase over time.
- Meet with a financial advisor to go over your pension or 401(k) plan, and create an income distribution plan.

### 4-5 months before Medicare starts

- Learn more about Medicare and Medicare prescription drug plans: what they cost, what they cover, when and how to enroll.
- Call Blue Cross and Blue Shield of Alabama to learn more about our Medicare Advantage, Medicare Supplement and Prescription Drug plans. Find one that fits your needs.
- Review your Social Security statement to make sure your information is correct. Confirm your eligibility for Medicare benefits by contacting the Social Security Administration.

### 0-3 months before Medicare starts

- Enroll in Medicare Part A and Part B by contacting the Social Security Administration at [ssa.gov](http://ssa.gov). Make sure you receive your Medicare card and the information listed is correct.
- Enroll in the Blue Cross and Blue Shield of Alabama coverage that best fits your needs.
- After enrolling in a plan, make sure you receive your health and/or drug plan card.

## We've got you covered with three plan choices from Blue Cross:



- Part C Medicare Advantage plan
- All-in-one coverage
- Includes valuable extras like dental, vision and hearing



- Medicare Select Plan or type of Medigap/Medicare supplemental plan
- Fewer out-of-pocket costs for Medicare-covered services

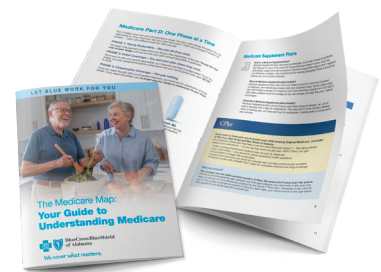


- Choice of 2 Part D plans
- Pairs with C Plus or Original Medicare
- Helps pay for prescription drugs

Call 1-877-527-8006 (TTY 711)<sup>1</sup> or visit [BCBSALMedicare.com/GetStarted](http://BCBSALMedicare.com/GetStarted) to learn more.



Scan here to request *The Medicare Map: Your Guide to Understanding Medicare*.



<sup>1</sup> We are available Monday – Friday, 8 a.m. – 8 p.m. CST. From October 1 to March 31, the hours of operation are Monday – Sunday, 8 a.m. – 8 p.m. CST. You may be required to leave a message for calls made after hours, weekends and holidays. Calls will be returned the next business day.

Blue Advantage<sup>®</sup> is a PPO and BlueRx<sup>SM</sup> is a PDP with a Medicare contract. Enrollment in Blue Advantage (PPO) and BlueRx (PDP) depends on contract renewal. This is a solicitation of insurance. Contact may be made by an issuer or insurance producer. C Plus<sup>SM</sup> is a Medicare Select Plan and is a private insurance plan regulated by the Alabama Department of Insurance. It is not connected with or endorsed by the U.S. government or the federal Medicare program. Blue Advantage (PPO) and BlueRx (PDP) are provided by Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association.