

# Medicare Is A Government Health Care Program For:

The following provides an overview of Original Medicare (Parts A and B), Medicare Advantage plans (Part C), Medicare Prescription Drug plans (Part D) and Medicare Supplement plans.

- Those age 65 and over
- Those under age 65 with certain disabilities
- Those of any age with End-Stage Renal Disease (ESRD)

It's important to know exactly how Original Medicare works, as well as what it does and doesn't cover. Original Medicare pays for many — but not all — health care services and supplies.

## There are 2 main ways to get Medicare Coverage:

<b>Original Medicare</b> includes Part A (Hospital Insurance) and Part B (Medical Insurance)	<b>Medicare Advantage</b> (also known as Part C) Medicare Advantage is an "all-in-one" alternative to Original Medicare. These "bundled" plans include Part A, Part B, and usually Part D.
<p>You're eligible if you or your spouse paid into Social Security for at least 10 years through your employment and you are a citizen or permanent resident of the United States. Most individuals do not pay a premium for Part A because they or their spouse paid Medicare taxes while working. However, Part A can have substantial deductibles, copayments and coinsurance.</p> <div data-bbox="175 1094 305 1220"></div> <div data-bbox="175 1234 305 1266"><input checked="" type="checkbox"/> <b>Part A</b></div> <div data-bbox="505 1104 583 1220"></div> <div data-bbox="483 1234 605 1266"><input checked="" type="checkbox"/> <b>Part B</b></div> <div data-bbox="354 1255 438 1381"></div> <p><b>You must* also add:</b>  <input type="checkbox"/> <b>Part D</b></p> <p><b>You can also add:</b>  <input type="checkbox"/> <b>Supplemental coverage</b></p>	<p>Medicare Advantage plans are health plan options that are run by private health insurance companies like Univera Healthcare and are approved by Medicare. You must be entitled to Part A and enrolled in Part B to be eligible. All of your Part A and Part B coverage is provided by the Medicare Advantage plan, not Original Medicare. There may be a monthly premium payment associated with the Medicare Advantage plan that you will need to pay to the private health insurance company (in addition to your monthly Part B premium).</p> <div data-bbox="873 1094 1003 1220"></div> <div data-bbox="873 1234 1003 1266"><input checked="" type="checkbox"/> <b>Part A</b></div> <div data-bbox="1203 1104 1281 1220"></div> <div data-bbox="1182 1234 1304 1266"><input checked="" type="checkbox"/> <b>Part B</b></div> <div data-bbox="1052 1255 1136 1381"></div> <p><b>Included in most plans:</b>  <input checked="" type="checkbox"/> <b>Part D</b>   <input checked="" type="checkbox"/> <b>Extra benefits</b></p>
<b>Part A helps cover:</b> • Inpatient care in hospitals • Skilled nursing facility care • Hospice Care • Home health care	
<b>Part B helps cover:</b> <ul style="list-style-type: none"> <li>• Emergency care and urgent care worldwide</li> <li>• Services from doctors and other health care providers</li> <li>• Outpatient care</li> <li>• Home health care</li> </ul>	<ul style="list-style-type: none"> <li>• Durable Medical Equipment (like wheelchairs, walkers, hospital beds, and other equipment)</li> <li>• Many preventive services (like screenings, shots or vaccines, and yearly "Wellness" visits)</li> </ul>

\*Prescription Drug Coverage is required to avoid a penalty.

Original Medicare	Medicare Advantage
<b>Part D</b> <input type="checkbox"/> <b>Part D</b> Prescription Drug coverage not included  <b>Additional Benefits</b> <input type="checkbox"/> Plan Extras No extra benefits included	<b>Part D</b> <input checked="" type="checkbox"/> <b>Part D</b> Prescription Drug Coverage included in almost all of our plans  <b>Univera Healthcare plans may also include:</b> <div> <input checked="" type="checkbox"/> Acupuncture <input checked="" type="checkbox"/> Hearing Exam </div> <div> <input checked="" type="checkbox"/> Dental Options <input checked="" type="checkbox"/> Preventive Screenings and Annual Wellness Visit </div> <div> <input checked="" type="checkbox"/> Eyewear Allowance <input checked="" type="checkbox"/> Telemedicine </div> <div> <input checked="" type="checkbox"/> Fitness Benefit <input checked="" type="checkbox"/> Vision </div> <div> <input checked="" type="checkbox"/> Hearing Aid Benefit </div>

## Medicare Part D — Prescription Drug Coverage

Part D offers coverage for your prescription drug needs.

There are two ways to get prescription drug coverage:

- 1 through a stand-alone Prescription Drug Plan (PDP) plan that covers prescription drugs only, or
- 2 through a Medicare Advantage that includes health care and prescription drug coverage.

You are eligible for Part D coverage if you are entitled to Medicare Part A and/or enrolled in Part B. If you decide not to join a Medicare drug plan when you're first eligible, and you don't have other creditable prescription drug coverage or get Extra Help, you may have to pay a lifetime late enrollment penalty if you join a plan later (in addition to your monthly Part B premium).

## Medicare Supplement Plans (Medigap Plans)

Medicare Supplement plans work hand-in-hand with Original Medicare to help pay costs that Original Medicare does not, such as copayments, coinsurance and deductibles. You pay a monthly premium to a private health insurance company, like Univera Healthcare (in addition to your monthly Part B premium). To join, you must be entitled to Medicare Part A and enrolled in Part B. Supplement plans do not include prescription drug coverage. You can add a Medicare Part D Prescription Drug Plan to your Original Medicare and Medicare Supplement coverage.

### When you select a Medicare Advantage plan with prescription drug coverage, you will have:

- A way to reduce your out-of-pocket drug costs
- Benefits equal to or better than Medicare's standard Part D plan requirements
- Thousands of pharmacy locations, including most national pharmacies and local neighborhood pharmacies.



## Questions?

Call 1-800-659-1986 (TTY: 1-800-662-1220). Monday to Friday  
8:00 a.m. to 8:00 p.m. From October 1 to December 30 we  
are available 7 days a week 8:00 a.m. to 8:00 p.m.  
Or visit [UniveraforMedicare.com](https://UniveraforMedicare.com).



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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-659-1986 (TTY: 1-800-662-1220).

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 1-800-659-1986 (TTY: 1-800-662-1220)。