Advantage MD



Make the Most of Medicare



You have 3 BASIC CHOICES as a

MEDICARE BENEFICIARY

If you are now, or will soon be eligible for Medicare, it is important for you to understand what Medicare does and does not cover. Take time now to learn about your options for how your Medicare benefits will be delivered. And remember, you may need more coverage than Medicare alone provides.

This brochure tells you about your options. It can help you to prepare to select a health plan that is right for you.



- Although you can rely on Original Medicare (Parts A and B) alone to provide your coverage, it's important to know that Original Medicare covers only about 80 percent of most people's medical costs and does not include any prescription coverage. This means your out of pocket expenses may be higher if you only have Original Medicare. So if you wanted prescription drug coverage, you'd have to buy a separate Medicare Part D drug plan*.
- You can choose a Medicare Advantage plan[†] (Medicare Part C) to provide all of the benefits you are entitled to under Medicare—plus extra benefits, INCLUDING Medicare Part D prescription drug coverage** and access to more than 10,000 doctors, a statewide network of hospitals, and other resources of Johns Hopkins. Medicare Advantage plans, like Johns Hopkins Advantage MD (HMO/PPO), provide these benefits through a contract with the government, so you will not need to use your Medicare card to obtain medical services when you have this coverage.
- You can purchase a Medicare Supplement insurance plan in addition to Original Medicare to fill the gaps not covered by Medicare alone. Medicare Supplement insurance plans do not include prescription drug coverage. For prescription drug coverage, a separate Medicare Part D drug plan must be purchased. Generally, choosing a Medicare Supplement plan means you can see any doctor you want and are not limited to a particular insurance plan's network*.
 - * IMPORTANT: If you're new to Medicare and you do not enroll for Part D prescription coverage when you first become eligible, you may be subject to a late-enrollment penalty. The cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage. Visit medicare gov for more details.
 - † Johns Hopkins Advantage MD (HMO/PPO) has a contract with Medicare to provide Medicare Advantage and Part D prescription drug coverage with certain plans in your community.
 - **Prescription drug coverage not available with all Johns Hopkins Advantage MD plans. Speak with a Medicare Specialist to find out if your specific plan offers prescription coverage.



Parts of

ORIGINAL MEDICARE

Original Medicare consists of Part A and Part B.



Part A is hospital coverage.

Part A helps cover your inpatient care in hospitals, including critical access to hospitals and long-term care hospitals. Most people automatically get Part A without having to pay a monthly premium.



Part B is medical coverage.

Part B helps cover medical services like doctors visits and outpatient care when they are medically necessary. Most Medicare beneficiaries pay a monthly premium for Part B coverage.



OPTIONAL PARTS OF MEDICARE

Medicare Part C and Part D are important options that can help you pay some of the out-of-pocket costs not covered by Original Medicare.



Part C

is also known as Medicare Advantage.

Medicare Advantage plans (Part C) include all of your Part A and Part B coverage as well as extra benefits. For some Medicare Advantage plans, you pay a monthly premium.



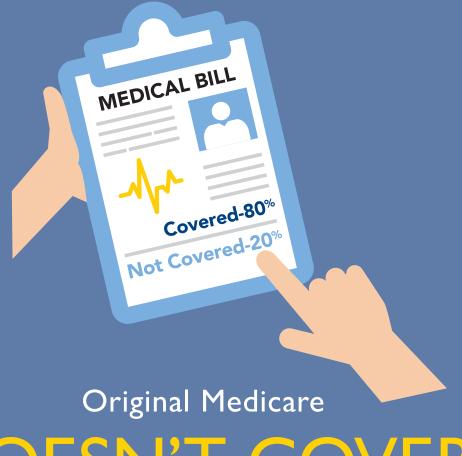
Part D

is prescription drug coverage.

Part D coverage is designed to help lower your prescription drug costs.

Part D coverage is available in standalone plans or may be included with a Medicare Advantage plan*.

Johns Hopkins Advantage MD (HMO/PPO) has a contract with Medicare to provide Part C and Part D coverage with certain plans in your community.



DOESN'T COVER EVERYTHING

Original Medicare covers only about 80 percent

of your medical expenses and does not cover prescription drugs*.

You are responsible for paying the other 20 percent

of your covered medical and hospital costs and 100 percent of your prescription drug costs, unless you have additional coverage.

Original Medicare covers services such as doctor visits, ER visits, blood tests, and X-rays. It was not designed to cover all of your health care expenses, and there is no cap or limit to the out-of-pocket amount you may be required to pay.

Even though 20 percent may seem like a manageable amount, you could end up paying thousands of dollars out of your own pocket, depending on your illnesses and the treatments you need. Unless you want to pay those costs yourself, you may want to consider a Medicare Advantage Plan which limits your out-of-pocket expenses.

^{*}For more information on costs covered by Medicare, please visit https://www.medicare.gov/Pubs/pdf/10116-Your-Medicare-Benefits.pdf

THE ADVANTAGE OF MEDICARE ADVANTAGE

Medicare Advantage organizations have a contract with the federal government to provide all of your Medicare benefits in one simple plan, including additional coverage you may need.



When you join a Medicare Advantage plan, you are still in Medicare.

Your Medicare benefits will be administered by Johns Hopkins and you will use that card instead of your Medicare card.

Your Medicare Advantage plan will provide all of your Part A (hospital) and Part B (medical) coverage and other medically necessary services.

Most Medicare Advantage (Part C) plans include your Medicare Part D* prescription drug coverage as well as additional benefits.

Medicare Advantage plans generally have premiums that are lower than what you might pay for a Medicare Supplement insurance plan or other private health plans.

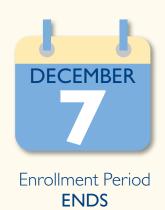
Johns Hopkins Advantage MD (HMO/PPO) has a contract with Medicare to provide you with these important Medicare options.

Medicare Advantage and Part D **Enrollment Periods**

Annual Enrollment Period

Except under special circumstances, Medicare beneficiaries may choose or change Part C or Part D plans each fall, from October 15 through December 7. This is the Annual Enrollment Period (AEP). The choices you make during the AEP take effect January 1 of the upcoming year.





You may join a Part C or Part D plan at other times of the year, under certain circumstances, including:

Initial Enrollment Period

You may enroll in a Medicare Advantage or a Part D prescription drug plan 3 months before the month you turn 65. Your Initial Enrollment Period lasts for 7 months: starting 3 months before the month you turn 65 and ending 3 months after the month you turn 65.



Other Special Enrollment Periods*



If you qualify for Extra Help paying for Medicare prescription drug coverage



If your current plan is terminated



If you move to a community not served by your current plan

^{*}Additional Special Enrollment Periods are available. For more information, please visit www.medicare.gov



Which type of plan is best for you?

There is a good chance you will want additional coverage to help pay some of the out-of-pocket costs not covered by Original Medicare. By understanding the options available to you as a Medicare beneficiary, you will be better prepared to make the right choice for your situation.

Here is a brief summary:

Medicare Advantage plans (Part C):

- Are provided by companies with Medicare contract, such as Johns Hopkins Advantage MD.
- Most INCLUDE prescription drug coverage*.
- You may only join during specified enrollment periods.

Medicare Part D prescription drug coverage:

- It is provided by companies with Medicare contract.
- It can be purchased in a stand-alone plan to add to your Original Medicare coverage or may be included as part of a Medicare Advantage plan.
- You may only join during specified enrollment periods.

Medicare Supplement insurance plans:

- Are NOT a part of Original Medicare.
- You may join these plans at any time of year.
- Do NOT include prescription drug coverage, so you'll probably want to add a Part D plan to complete your coverage.

Medicare Special Needs Plans (SNP):

- Provides benefits and services to people with specific diseases, certain health care needs, or limited incomes.
- SNPs might cover extra services tailored to the special groups they serve.
- Include Chronic condition SNP (C-SNP), institutional SNP (I-SNP) and Dual Eligible SNP or D-SNP.

Medicare Supplement insurance plan + Part D drug plan:

- Are NOT a part of Original Medicare.
- Purchased separately at additional cost.
- Work together to provide prescription drug coverage and fill coverage gaps from Original Medicare.

Medicare Dual Special Needs Plan (D-SNP HMO):

- Is open to those eligible for Medicare AND Medicaid.
- Includes more \$0 benefits at no added cost.
- Offers extras like dental and eyeglass coverage.

Johns Hopkins Advantage MD is a Medicare Advantage Plan with a Medicare contract offering HMO and PPO products. Johns Hopkins Advantage MD D-SNP is an HMO D-SNP plan with a Medicare contract and a State of Maryland Medicaid contract. Enrollment in Johns Hopkins Advantage MD, HMO, PPO or D-SNP (HMO) depends on contract renewal.

^{*}Prescription drug coverage not available with all Johns Hopkins Advantage MD plans. Speak with a Medicare Specialist to find out if your specific plan offers prescription coverage.

Your health. Our health care. Together we are stronger.



723 | Parkway Drive, Suite 100, Hanover, MD 21076-9945 | I-888-403-7662