



AultCare's PrimeTime Health Plan | Medicare Enhancement Points to Ponder

Enhancement Choose Medicare Supplement or Medicare Advantage, but not both	Medicare Supplement/Medigap Plans (A, B, C, D, F, High F, G, K, L, M, N)	Medicare Advantage Plan (Part C)
Cost	<ul style="list-style-type: none"> • Pay Part B premium • Higher plan premiums • Little or no out-of-pocket costs when getting medical services 	<ul style="list-style-type: none"> • Pay Part B premium • Lower plan premiums, some at \$0 • Member has cost share that tracks toward an out-of-pocket maximum
Coverage	<ul style="list-style-type: none"> • Pays second to Medicare Parts A and B 	<ul style="list-style-type: none"> • Plan pays in place of Medicare Part A and B
Doctors/Hospitals	<ul style="list-style-type: none"> • Any provider that accepts Medicare 	<ul style="list-style-type: none"> • Must use plan network of doctors and hospitals • Cost is generally higher if the provider is out-of-network • Some plans will not pay anything if the provider is out-of-network
Drug Coverage/ Part D	<ul style="list-style-type: none"> • Not included, must purchase a Part D Plan (PDP) separately or have creditable drug coverage 	<ul style="list-style-type: none"> • Most Advantage Plans include drug coverage or Part D • You cannot purchase a Medicare Advantage Plan and a Stand Alone Part D Plan; only one or the other
How to Purchase	<ul style="list-style-type: none"> • Purchase from agent/insurance company 	<ul style="list-style-type: none"> • Purchase from agent/insurance company or Medicare.gov
When to Enroll	<ul style="list-style-type: none"> • Any month* <p>*Guaranteed issue is the best time to purchase to avoid answering medical questions (more information is available on Medicare.gov)</p>	<ul style="list-style-type: none"> • ICEP (Initial Coverage Election Period): 7 month window surrounding 65th birthday • AEP (Annual Enrollment Period): Oct 15 - Dec 7 • MAOEP (Medicare Advantage Open Enrollment Period): Jan 1 - March 31, allows a one-time change if member is already on an Advantage Plan • SEP (Special Election Period): Change in address, income or leaving employer coverage
Which is the Best Enhancement for Me?	<ul style="list-style-type: none"> • Important to have access to any provider • Use numerous health services or have chronic illness • Able to afford premiums 	<ul style="list-style-type: none"> • Willingness to change providers • Looking to potentially save money monthly and prefer to pay copays as needed (pay as you go) • Willingness to review/change plans each year
Notes of Interest	<ul style="list-style-type: none"> • The letter designation of the Supplement Plans has the same coverage regardless which insurance company offers it • Cannot have Medicare Supplement and Medicare Advantage at the same time • Some Medicare Supplement Plans include fitness programs • Must carry 3 cards: Medicare Card, Supplement Plan Card, Part D Card 	<ul style="list-style-type: none"> • Medicare Advantage Plans have more restrictions such as: <ul style="list-style-type: none"> - May only change coverage if you have an election - Required to reside in the plan's service area - Cannot have End Stage Renal Disease (ESRD) (To view exceptions, visit Medicare.gov) • Advantage plans may include dental, vision, hearing aids, and fitness programs • Medicare Part C designates a Medicare Advantage Plan, not to be confused with Medicare Supplement Plan C • Only required to carry Medicare Advantage Card