

MEDICARE

Educational Meetings

Medicare



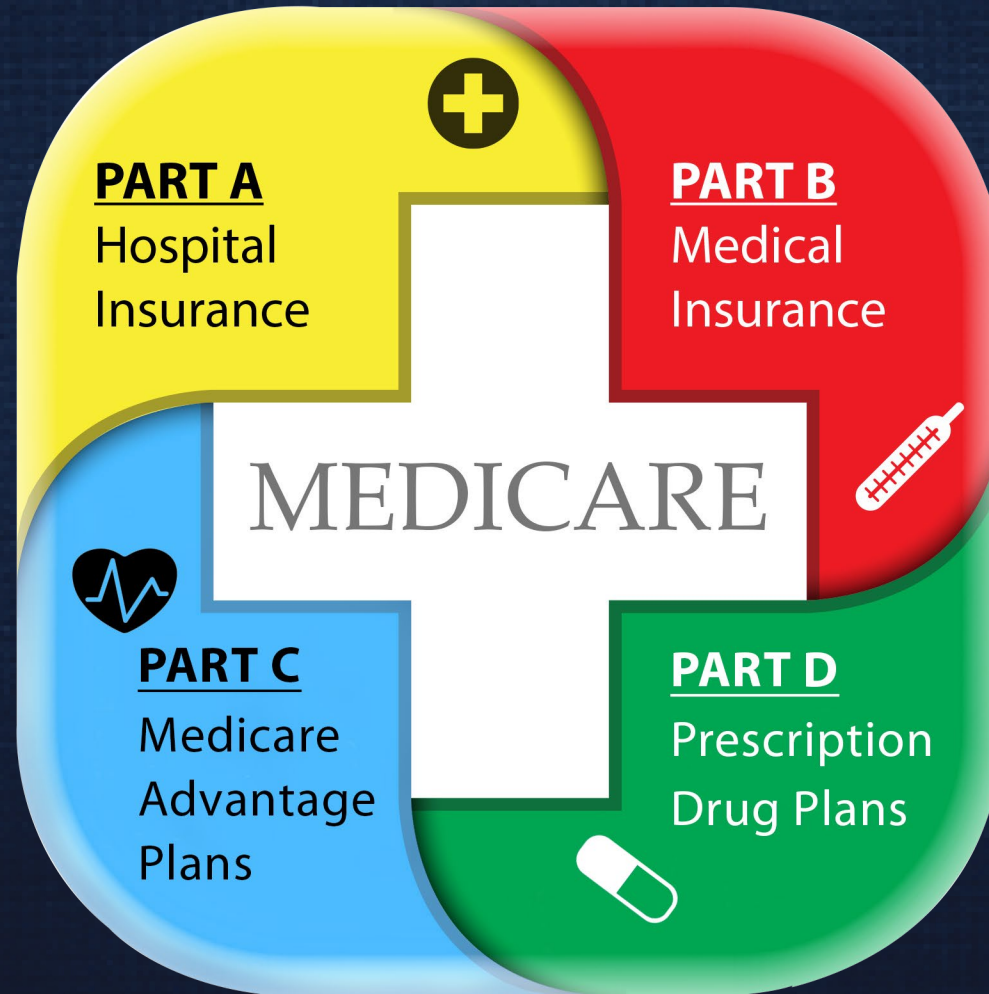
Medicare is a National
Health Insurance
Program

Who is Eligible?

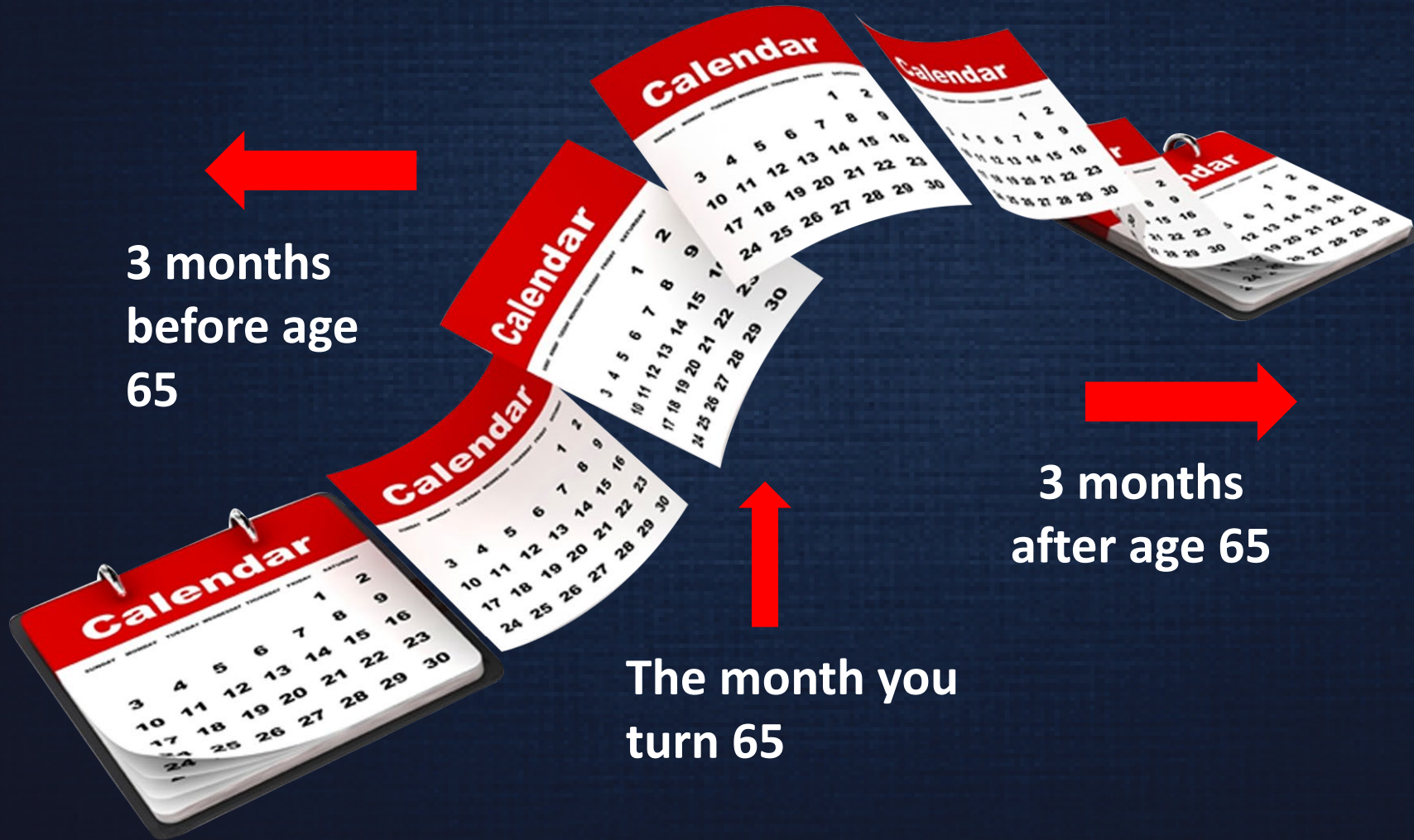


- Age 65+
- Certain disabilities
- End stage renal disease

Medicare Alphabet



Initial Enrollment



General Enrollment

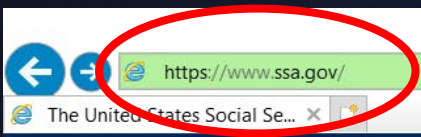


- Every year
- January – March
- Effective July 1st

Automatic Enrollment

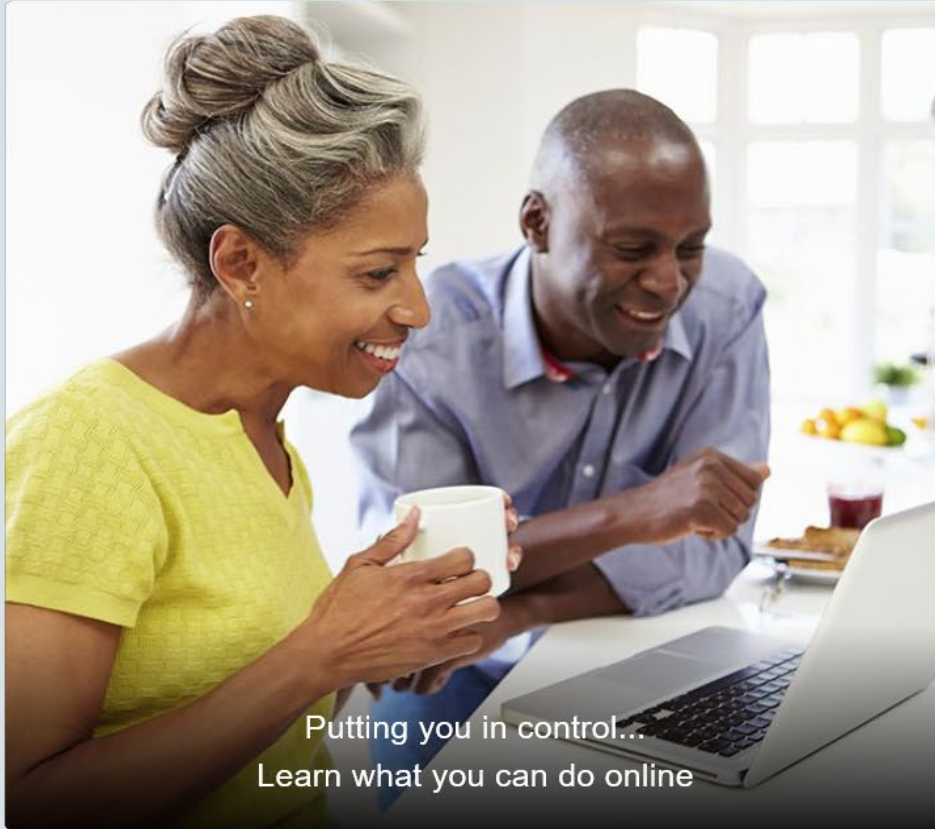


- Social Security Benefits
- Railroad Retirement Board
- Under 65 and disabled
- If you have ALS



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP



Putting you in control...
Learn what you can do online



Retirement



Disability



Appointed
Representatives



Medicare Enrollment



Protect yourself from fraudulent callers claiming to be from Social Security.



Social Security

SEARCH MENU LANGUAGES SIGN IN/UP

Medicare Benefits

How To Apply Online For Just Medicare

You can apply online for Medicare even if you are not ready to retire. Use our online application to sign up for Medicare. It takes less than 10 minutes. In most cases, once your application is submitted electronically, you're done. There are no forms to sign and usually no documentation is required. Social Security will process your application and contact you if we need more information. Otherwise, you'll receive your Medicare card in the mail. Learn more about [your Medicare card](#).

Apply for Medicare Only

[Return to Saved Application](#) | [Check Application Status](#) | [Replace Medicare Card](#)

Medicare is managed by the Centers for Medicare and Medicaid Services (CMS). Social Security works with CMS by enrolling people in Medicare.

For more information about applying for Medicare only and delaying retirement benefits, visit [Applying for Medicare Only – Before You Decide](#).

Related Information

- [CMS - Application for Enrollment in Medicare - Part B \(Medical Insurance\)](#)
- [Apply Online for Medicare — Even if You Are Not Ready to Retire](#)
- [How To Apply Online For Medicare Only](#)
- [Get Extra Help with Medicare prescription drug plan costs](#)
- [Medicare Premiums: Rules For Higher-Income Beneficiaries](#)
- [Other Medicare Publications](#)
- [More Medicare information](#)
- [Understanding Medicare Part C](#)

Working Past Age 65



What You Need to Consider

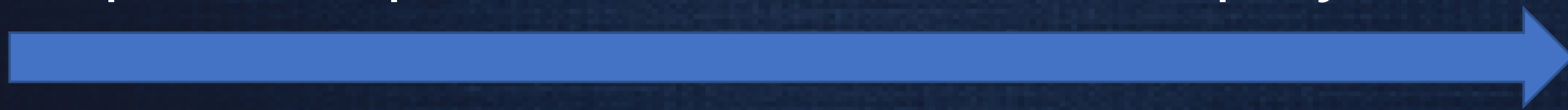
- Type of health plan
- Coordination of benefits
- Length of employment



Special Enrollment

You may be able to delay enrollment in Medicare Part A and Part B:

- If you're covered by an employer's group health plan **WITH 20 OR MORE EMPLOYEES** through current employment (your own, a spouse's).
- Or, if you have a disability, if you're covered by a family member's group health plan with 100 or more employees.



Any time you're
still covered by an
active group
health plan

During the 8 months
from coverage ending or
employment ending

Late Enrollment **PENALTIES**

A

If you're not eligible for premium-free Part A, and did not purchase Part A when eligible, your premium may go up 10% for twice the number of years you could have had Part A.

B

10% added to the premium for each full 12-month period if you were eligible and did not enroll. You may pay a penalty for as long as you have Part B.

What Does Medicare Cost?



Medicare Part A Cost 2020

- No cost for most. If you or your spouse paid Medicare taxes while working 40 quarters or more.
- There is a cost if you or your spouse paid Medicare taxes while working less than 40 quarters.
 - \$458.00 per month for less than 30 quarters
 - \$252.00 per month for 30 to 39 quarters.

Medicare Part B Cost 2020

- The standard Part B premium is \$144.60 or higher
- Based on your modified adjusted gross income as reported on your income tax return from two years ago
 - Income for 2018 = What you pay for 2020
 - Income for 2017 = What you pay for 2019

Medicare Part B Cost **2020**

File Individual	File Joint Tax	File Married & separate return	2020 Cost for Part B Per person per month
\$87,000 or less	\$174,000 or less	\$87,000 or less	\$144.60
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	Not applicable	\$202.40
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	Not applicable	\$289.20
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	Not applicable	\$376.00
above \$163,000 less than \$500,00	above \$326,000 less than \$750,000	Above \$87,000 and less than \$413,000	\$462.70
\$500,000 or above	\$750,000 and above	\$413,000 and above	\$491.60

Medicare Part A Coverage

Inpatient Hospital 2020



- \$1,408 deductible per benefit period
- Days 1- 60 \$0
- Days 61 to 90: \$352 per day
- Days 91 & beyond: \$704 per day
(using 60 lifetime reserve days)
- Nothing after 150 days

Medicare Part A Coverage

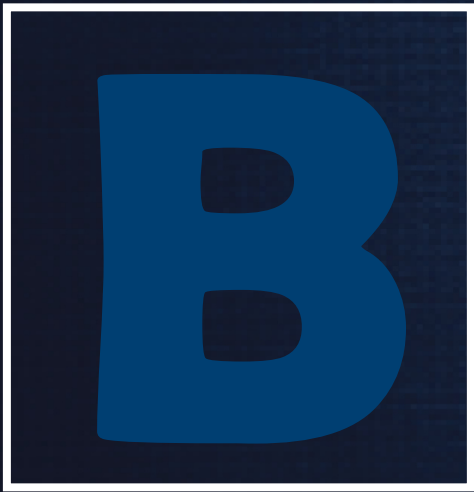
Skilled Nursing Facility 2020



- Days 1-20 \$0
- Days 21 – 100: \$176.00 per day (Benefit Period)
- Nothing after 100 days

Medicare Part B Coverage

Physician & Out Patient Services



- \$198 deductible per calendar year
- 20% after deductible
- Part B Excess Fees

Medicare Supplement

Do you need
additional coverage?



YES

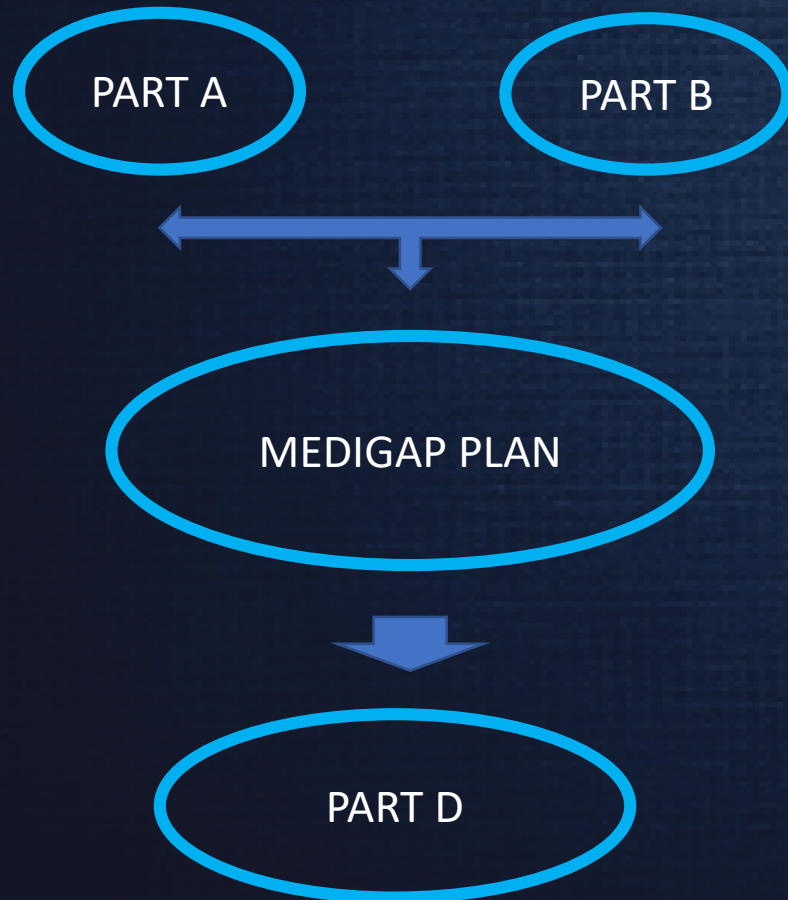
The image features the word "YES" in a bold, three-dimensional, lime-green font. The letters are thick and blocky, with sharp edges and a slight shadow on the surface they rest upon. A clear, slightly blurred reflection of the letters is visible on the white surface below them. The background is a plain, bright white, which makes the vibrant green of the text stand out prominently.

Directions Please

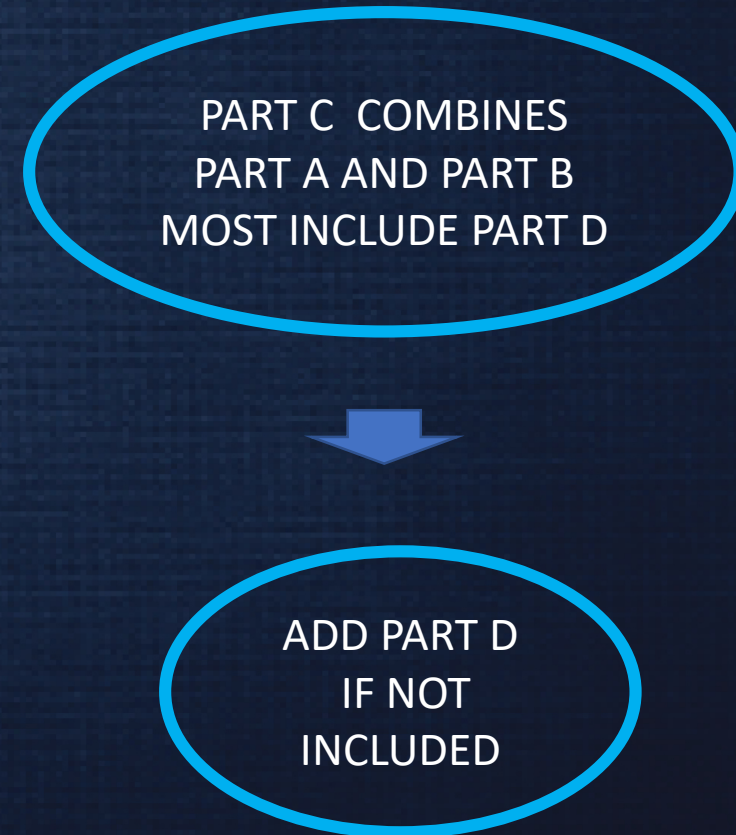


Medicare Choices

Original Medicare



Medicare ADVANTAGE



What Works for You?

- Medigap Plan
- Medicare Advantage



Medigap Plans

- Standard Plans
- Medicare Providers and Facilities in the U.S.
- Rates based on age
- One time 6 month Open enrollment Period



Medigap Plans



- Effective 1/1/2020 Medigap plans sold to new people with Medicare won't be allowed to cover the Part B deductible.
- Plans C and F will no longer be available to people new to Medicare
- If you already have either of these 2 plans (or the high deductible version of Plan F) or are covered by one of these plans before January 1, 2020, you'll be able to keep your plan.
- Eligible for Medicare before January 1, 2020, but not yet enrolled, you may be able to buy one of these plans.

Medicare Advantage Plans

- Follow Medicare Rules
- May not have out of country coverage
- May need a referral to see a specialist
- Live and reside in the service area
- End-Stage-Renal Disease
(exceptions)



Medicare Advantage Initial Enrollment



Enrolled first 3 months of initial enrollment period you can change to another Medicare Advantage Plan or go back to Original Medicare.

Medicare Advantage Enrollment



January 1 through March 31 each year.

- Switch Medicare Advantage Plans
- Disenroll from Medicare Advantage
Return to Original Medicare

Special Enrollment

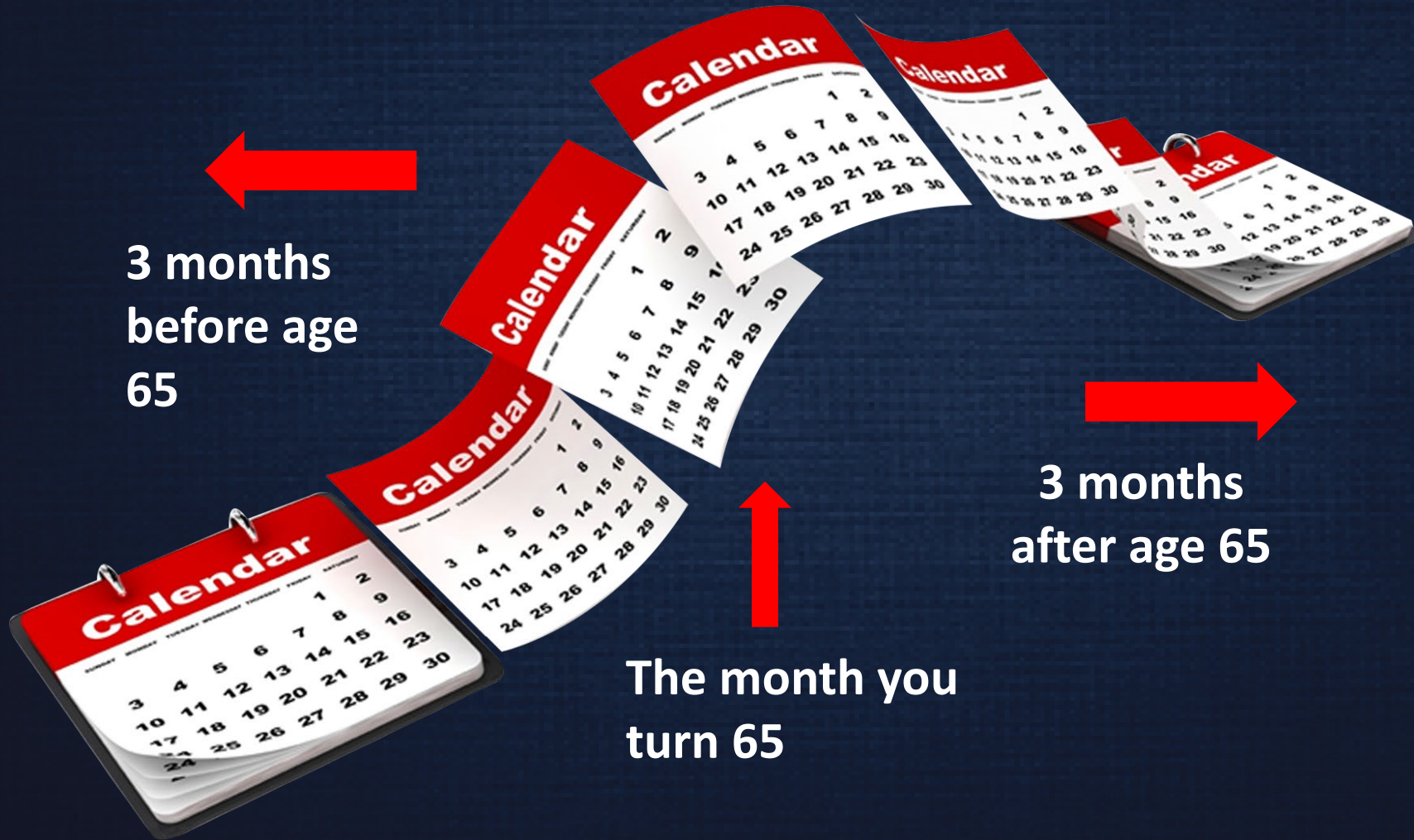
- Move
- Have or lose Medicaid
- Qualify for Extra Help
- Live in a nursing home

Do I need a prescription drug plan?

YES IF YOU HAVE A MEDIGAP PLAN



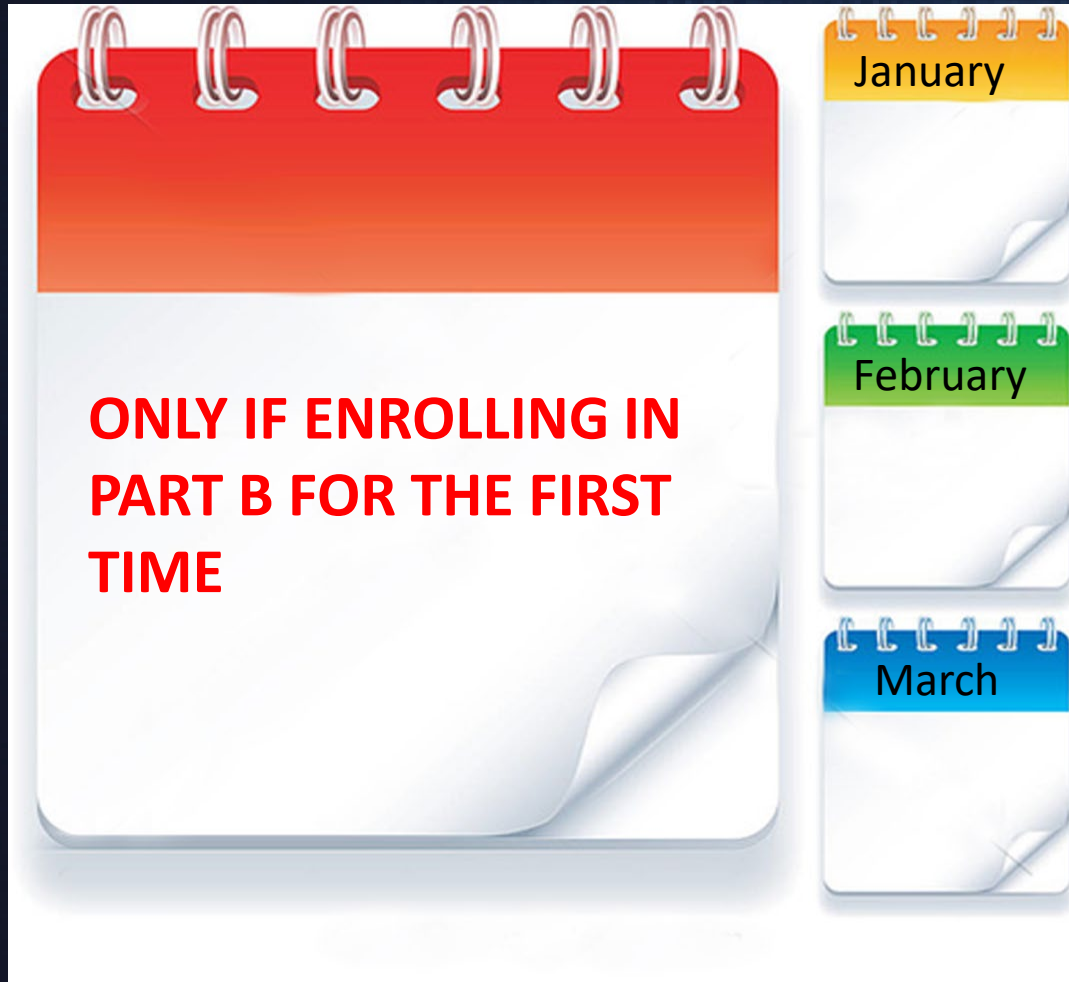
Part D Initial Enrollment



Part D Open Enrollment



Part D General Enrollment



- Every year
- April 1 – June 30
- Effective – July 1st

Part D Special Enrollment

- Move
- Qualify or lose extra help
- Move into a nursing home
- Lose creditable coverage
- Have or lose Medicaid

Part D Special Enrollment

- Switch to a Part D plan with
 - Medicare.gov/find-a-plan
- 12/8/2018 through 11/30/2019
- Once during this time frame
- Effective 1st of month



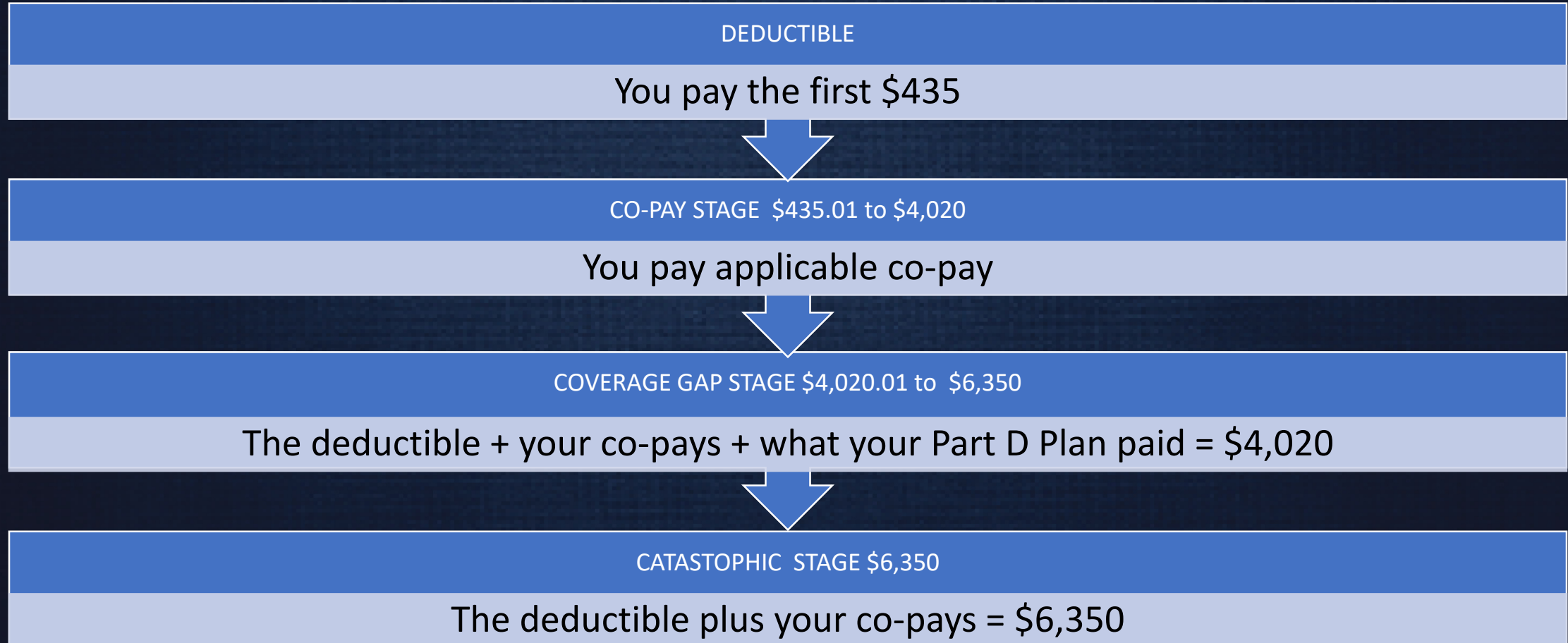
Medicare Part D & CMS 2020

- \$435 Deductible
- \$435.01- \$4,020 – Member pays 25% co-pay
- \$4,020.01- \$6,350 – Member pays MOST OF THE COST (Coverage Gap)
- \$6,350.01 and greater (Catastrophic Coverage) Member pays 5% or \$3.60 generic/\$8.95 Brand whichever is greater

Creditable Coverage

- Prescription drug coverage that's expected to pay on average at least as much as Medicare's standard prescription drug coverage
- Your drug coverage is as **good or better...**
- If NOT or you have a break in coverage of 63 days or more you could pay a 1% monthly penalty for each month you were eligible but did not enroll.

How Does Part D Work? 2020



Medicare Part D Cost 2020

File Individual	File Joint Tax	File Married & separate	2020 Cost for Part D Per person per month
\$87,000 or less	\$174,000 or less	\$87,000 or less	Your plan premium.
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	Not applicable	\$12.20 + your plan premium
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	Not applicable	\$31.50 + your plan premium
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	Not applicable	\$50.70 + your plan premium
above \$163,000 less than \$500,000	above \$326,000 less than \$750,000	Above \$87,000 less than \$413,000	\$70.00 + your plan premium
\$500,000 or above	\$750,000 and above	\$413,000 and above	\$76.40 + your plan premium

Medicare Says

I WILL FOLLOW THE RULES I WILL FOLLOW THE
I WILL FOLLOW THE RULES I WILL FOLLOW THE
I WILL FOLLOW THE RULES I WILL FOLLOW THE
I WILL FOLLOW THE RULES I WILL FOLLOW THE
I WILL FOLLOW THE RULES I WILL FOLLOW THE
I WILL FOLLOW THE RULES I WILL FOLLOW THE
I WILL FOLLOW THE RULES I



PEHP Medicare Plans



PEHP
Health & Benefits

Who is Eligible?

PEHP Medicare Plans



PEHP Open Enrollment



PEHP Medicare Plans



1. Plan 100

2. Plan 75

3. Plan 50

PEHP Medicare Plans



- NO Medical underwriting
- NO rate increases during the year
- SELECT a new plan at open enrollment

PEHP Medicare Plans



1. Basic Rx
2. Basic Plus Rx
3. Enhanced Rx

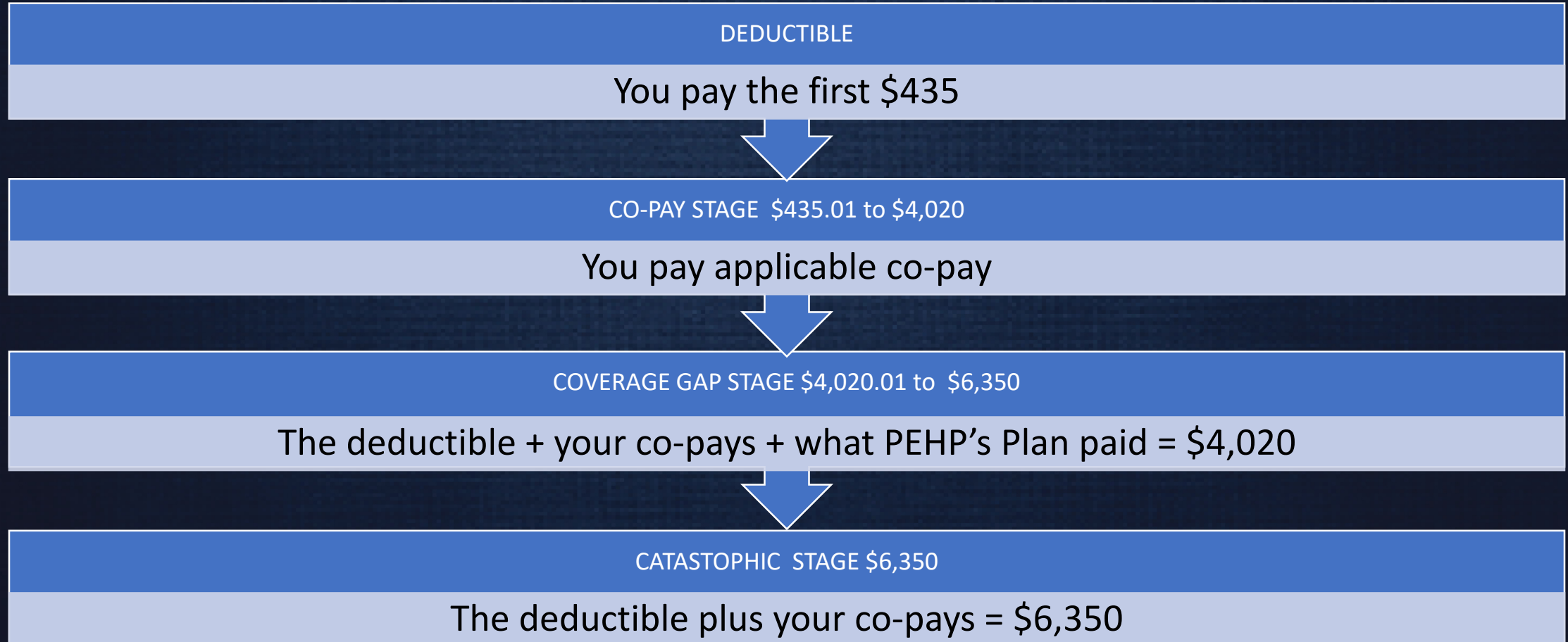


PEHP's Part D Drug Plans 2020



BENEFIT STAGE	BASIC PLAN	BASIC PLUS PLAN	ENHANCED PLAN
DEDUCTIBLE	\$435	\$435	\$435
CO-PAY \$435.01 to \$4,020	Pay applicable Co-pay	Pay applicable Co-pay	Pay applicable Co-pay
COVERAGE GAP \$4,020.01 to \$6,350	25% of cost covered generics 25% for Brand 100% for all other drugs	Co-pay Tier 1 generics 25% for other covered generics 25% for Brand 100% for all other drugs	Continue to pay Co-pay. No coverage gap
CATASTROPIC \$6,350.01	\$3.60 generic \$8.95 Brand or 5% of Cost whichever is more	\$3.60 generic \$8.95 Brand or 5% of Cost whichever is more	\$3.60 generic \$8.95 Brand or 5% of Cost whichever is more

PEHP Part D Plans



PEHP Medicare Dental

Two Dental plans

- Affordable cost
- Use PEHP contracted dentists

NO COST Discount Dental Plan

- Included in Medicare Medical Plans
- Use PEHP contracted dentists



PEHP Medicare Dental 2020



BENEFIT	Plan 1500	PLAN 1000
Deductible	NONE	\$50
Annual Maximum	\$1,500	\$1,000
Preventive	No Charge	20%
Restorative	20%	20%
Prosthodontics	50%	50%
Monthly Rate	\$43.48	\$27.88
6-month waiting period implants & prosthodontics		

PEHP Medicare Vision Plans



PEHP Vision Plans

- Plans offered through Opticare of Utah and EyeMed
- Options for exams plus hardware or just Hardware
- LASIK options available



2020 **Medicare** Supplement

Enrollment Guide

Enrollment information, plan changes,
and a brief overview of drug plans



- » Open enrollment runs October 15 through December 7
- » Enroll or make changes online (see Page 27)
- » Attend a meeting to learn more (*schedule on inside cover*)
- » Not changing plans? You will be automatically re-enrolled

What to Consider?



What to Consider?



What to Consider?

- Creditable Coverage
- Are my prescriptions covered?
- Costs vary by plan
- Higher income pay more



What to Consider?



What to Consider?



Helpful Hints

- Create a MyMedicare.gov account
- Remove SSN from your Medicare Card
- Medicare Outpatient Observation Notice (MOON)
- Always ask - Inpatient or outpatient?
- Know or ask if the service is Medicare eligible

Medicare Helpful Tools



Español | A A A | Print

About Us | Glossary | CMS.gov | MyMedicare.gov Login

Medicare.gov

The Official U.S. Government Site for Medicare

- Sign Up / Change Plans
- Your Medicare Costs
- What Medicare Covers
- Drug Coverage (Part D)
- Supplements & Other Insurance
- Claims & Appeals
- Manage Your Health
- Forms, Help, & Resources

Home → Your Medicare Coverage

Your Medicare Coverage

Is my test, item, or service covered?

10 results

Outpatient medical & surgical services & supplies

...Part B covers approved procedures, like X-rays, casts, stitches, or outpatient surgeries....

Continuous passive motion machines

... Medicare Part B (Medical Insurance) covers knee continuous passive motion (CPM) machines as durable medical equipment (DME) that your doctor prescribes for use in your home, if you meet certain conditions....

Cardiac rehabilitation programs


...Medicare covers comprehensive cardiac rehabilitation (CR) programs like exercise, education, and counseling, and intensive (ICR) programs. ...

Prosthetic devices

...Part B covers prosthetic devices needed to replace a body part or function when a doctor or other health care provider enrolled in Medicare orders them. ...

Blood

Find someone to talk to



Try the "What's covered" mobile app!

Available on the App Store

Get it on Google play

FEEDBACK



Mac

iPad

iPhone

Watch

TV

Music

Support



App Store Preview



What's covered 4+

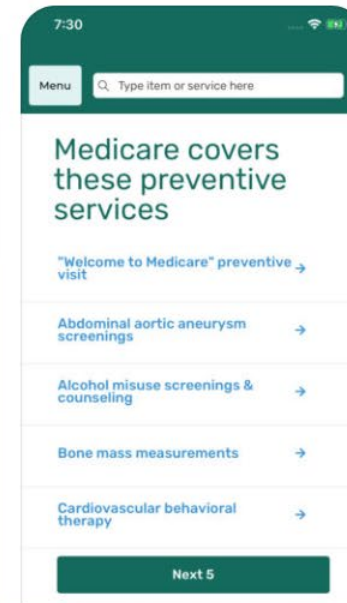
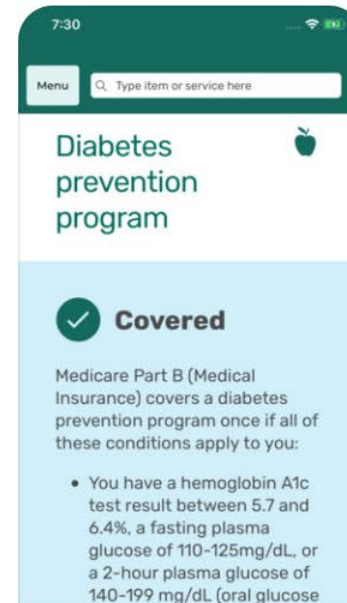
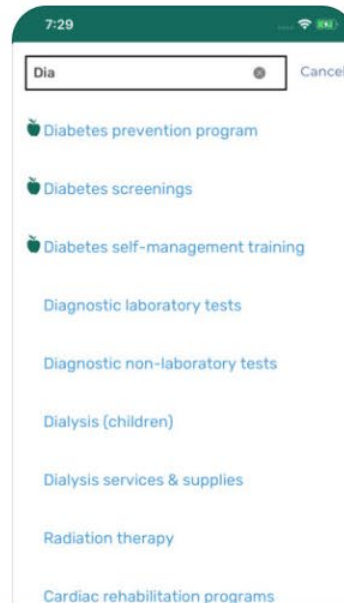
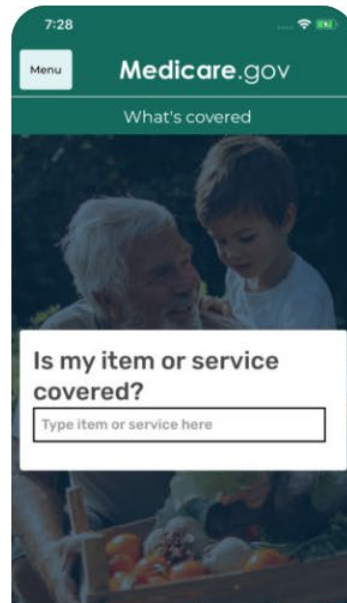
Official Medicare coverage app

[Centers for Medicare & Medicaid Services](#)

★★★★☆ 3.0, 114 Ratings

Free

Screenshots iPhone iPad



Consider PEHP



- Mix and match plans
- Select plans that meet your individual needs
- Enroll during open enrollment or qualifying event

Resources

- Your County Aging Services
- More Medicare – 1-800-MEDICARE
- Information online: www.Medicare.gov
- State Health Insurance Assistance Programs
- Centers for Medicare & Medicaid Services

References

- Department of Health and Human services, Initials. Centers for Medicare and Medicaid Services, (2020). *Medicare and you 2020*

Thank You

PEHP
Health & Benefits