

GROWING **BOLDER'S**

GUIDE TO MEDICARE

(and Happy and Healthy Longevity)



This guide to Medicare and happy and healthy longevity was produced by our friends from Growing Bolder. Growing Bolder is a Florida-based media group that helps older adults optimize and celebrate the nearly endless opportunities of life. Growing Bolder provides the inspiration, resources and community support to improve your overall health and wellbeing, to chase your dreams and to live a life filled with passion and purpose.


Advent Health
Well 65+



As your health needs change, **your care should, too.**

AdventHealth Well 65+ is primary care for seniors that is customized to fit your needs and goals at age 65 and beyond.

Our team of board-certified physicians and advanced practitioners specialize in providing primary care to older adults. Together, we'll develop the optimal care plan for your individual health and wellness.

Services include:

- Same- and next-day appointments
- In-person and video visits
- More time with your physician (30 to 60 minute appointments, as needed)
- 24/7 access to your care team
- On-site lab

Visit [AdventHealthWell65Plus.com](https://www.adventhealthwell65plus.com) or call **407-809-5457** to schedule your appointment today.

Do I qualify?

If you have, or intend to enroll in, one of the **Medicare** or **Medicare Advantage** plans below, we have a doctor ready to care for you.

- Original Medicare
- Health First Health Plans
- Cigna
- Devoted
- Florida Blue
- Freedom
- Humana Medicare Advantage PPO/PFFS
- Optimum
- United Healthcare
- WellCare



AdventHealth Well 65+



**DR. ROBERT
RODGERS**
CHIEF MEDICAL
OFFICER

"AdventHealth identified a true need, a gap in the care delivery system, and committed to filling that gap. The result is Well 65+, a new primary care model. It's a bold, mission-driven commitment to deliver individualized whole-person care to Central Florida seniors. One of our most important differentiators is access. In most cases, we can get patients in that day and, if necessary, perform tests right here in our office. We're bringing unnecessary referrals back in, eliminating unnecessary care, and keeping patients from having to drive all over town to see specialists for issues that their primary care physician can handle. Our goal is to keep you healthy and out of hospitals and ERs. We provide the right care in the right place."



**CHRISTINE
HANSEN**
CHIEF OPERATING
OFFICER

"Our physicians are not seeing 30-40 patients a day like many primary care practices. They're seeing 10 to 12 patients a day, scheduling 30-60-minute appointments, and giving their full attention to each one. Our patients also have access to an entire care team including registered nurses, licensed social workers, and health coaches. We have on-site labs. Everything is under one roof. It's a patient-centered medical home that helps manage chronic conditions, provides patient education, and preventive medicine and lifestyle modification assistance. Our care team tailors individual exercise and activity programs for each patient. If we can keep you out of acute care facilities and in your home and in our offices, then we've succeeded."

A close-up photograph of a person's face floating in clear blue water. The person's eyes are closed, and their expression is peaceful. The water is bright blue with some ripples and reflections of light. The overall mood is serene and refreshing.

**Health is
the greatest
wealth.**

Inside

Five Important Points to Understand.....	5
How to Use this Guide.....	7
Who Can Get Medicare and How to Enroll	8
What are my Medicare Coverage Options?	9
Choosing a Medicare Combination	16
When Can I Enroll?.....	18
What If I'm Still Working?.....	20
Keys to Active Longevity.....	22
The Rise of Active Centenarians.....	24
Never too Late	25
The Power of Prehabilitation	26
Health-Wealth Connection	28
Rock Stars of Aging.....	29
Choosing a Medicare Plan.....	30
Move Forward. Give Back.....	32
Finding Your Community	33
Medicare Glossary	34
Frequently Asked Questions	36
Well 65+ Practices.....	37
Surviving & Thriving.....	38



**Let's start
with 5
Important
Points to
Understand**

1

We all want to live longer, healthier and more active lives!



2

The opportunity for active longevity is greater than ever.

There's an entirely new lifestage that's filled with opportunity to live with passion and purpose.

3

But let's be honest.

No matter how healthy our lifestyle choices are, we will all experience health setbacks as we age.



4

We all need a great healthcare provider.

A primary care physician and a support team help keep us at our healthiest, and recover quick and more fully from sickness or injury.

5

We all need great health insurance.

We have to understand what Medicare does and doesn't cover and what additional coverage options are available: Medicare Part A, Part B, Part C, Part D

Read this Guide to Help You Decide What Plan is Best for You

How to use this guide

Welcome!

There's a lot to learn about Medicare, but it doesn't have to be overwhelming. This guide explains Medicare and the different options available.

DON'T
STRESS.

1

There is nothing more fundamental to living bigger, better and bolder than your health. This Guide to Medicare is filled with tips to help you find the Medicare plan that's right for you and to live with health and happiness.

TAKE
NOTES.

2

Every person's situation is different. Some plans may be a better fit for you than others. As you go through this guide, keep your specific situation in mind and make a note of what sounds like the best fit for your unique life.

ASK
QUESTIONS.

3

The good news is that no matter which plan you choose, Well 65+ most likely accepts it.



DID YOU KNOW?

AdventHealth Well 65+ is for you if you have (or intend to get) one of the below health plans:

- Original Medicare
- Cigna
- Devoted
- Florida Blue
- Freedom
- Health First Health Plans
- Humana Medicare Advantage PPO/PFFS
- Optimum
- United Healthcare
- WellCare

Who can get Medicare and how do you enroll?

Created in 1965, Medicare started with just two parts – Part A and Part B – which are explained on page 18. Later on, additional parts – Part C and Part D – were added as the needs of Medicare beneficiaries changed.

You must meet one of the following requirements to be eligible for Medicare.

- ▶ 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.
- ▶ You are younger than 65 with a qualifying disability.
- ▶ You are any age with a diagnosis of end-stage renal disease or ALS.



TIME TO GET MEDICARE? CONGRATS!

Getting to the age of Medicare enrollment is a time to take stock of your life and health, decide what you want and need, and find a plan that will support you through your journey.

What are my Medicare coverage options?



THIS IS A GREAT PLACE TO START



See how each of the plans fill different roles. Parts A and B cover what many consider “essential” services, like hospital stays and doctors visits. You can add Part D to cover prescriptions or supplements for various out-of-pocket costs. Part C plans offer options to cover some or all of that. Ask yourself: what all would I like covered?

Medicare options and what they cover

**HEADS UP!
WATCH YOUR
(OUT-OF-) POCKETS!**

Anticipating Medicare out-of-pocket costs is something you'll want to consider. While Medicare covers most costs, each supplemental plan has variables in premium, deductibles, coinsurance (you'll typically pay 20% with Part A) and copays.

Who it's for:

Part A & B - The traditional plans you know and love.

These plans are great if:

YOU LOVE THE OPEN ROAD.

It's a national program, so it's accepted everywhere with no worry of going "out of network." HEY, SNOWBIRDS! We're looking at you!

**YOU DON'T WANT
ADDITIONAL
MONTHLY PREMIUMS.**

Part A is premium-free, and Part B premiums vary based on income. Both do have deductibles, though, and cost-sharing with no maximum out-of-pocket.

Original Medicare Part A

Part A covers inpatient care, including care received while in a hospital or skilled nursing facility and, in limited circumstances, care received at home.



WHAT IT DOESN'T COVER:

- ▶ The Part A deductible and copays you may have to pay when you receive inpatient hospital care.
- ▶ You may be responsible for paying these expenses — unless you have an additional plan that covers those expenses.

Original Medicare Part B

Part B covers doctor's visits plus many outpatient services and supplies like preventive care, ambulance services, and durable medical equipment.



WHAT IT DOESN'T COVER:

- ▶ For most services, you pay a calendar year Part B deductible and coinsurance unless you have an additional plan that covers those expenses.

Who it's for:

Medicare Advantage combines the coverages of Parts A & B together, most often with prescription drug coverage included, into a private plan.

It's for those who:

WANT TO CAP OUT-OF-POCKET EXPENSES.

Unlike Parts A & B, once you hit your annual maximum, your Part C plan pays for all your covered services.

WHO KNOW THEIR PRESCRIPTION DRUG NEEDS.

Instead of adding a stand-alone Part D plan with varying premiums, Part D is included in most Medicare Advantage plans.

WANT MORE OPTIONS.

With different coinsurance and copay options for different premiums, you can tailor your choice to your budget and needs.

WANT MORE SERVICES.

Vision, dental and wellness services are often included in Part C plans, which may better support your lifestyle.

Medicare Advantage – Part C

Medicare Advantage (MA) plans are health plans offered by private organizations that contract with Medicare.

- ▶ Includes all the benefits of Original Medicare Parts A and B.
- ▶ Usually includes Part D prescription drug coverage.
- ▶ Premiums and deductibles vary by plan.
- ▶ Many plans include extra dental, hearing and vision benefits.
- ▶ Many plans have a \$0 monthly plan premium.
- ▶ Many plans have transportation services to doctor appointments, pharmacies and more.



Advent Health
Well 65+

No matter what Medicare plan you have, chances are AdventHealth Well 65+ accepts it.



Things you should think about before you start:



YOUR HEALTH CARE PREFERENCES

Take a moment and make an honest assessment of your general health. Think about how (and how often) you use healthcare facilities. Also, consider your budget for health-related expenses, both monthly and annually.

YOUR PROVIDER

Do you already have a physician you prefer? Or would you be open to different providers if it meant different cost and/or benefit options?

YOUR PRESCRIPTION DRUGS

Make a list. You'll want to plan for your prescription drug needs and make an estimate of your annual out-of-pocket costs.

WHAT ELSE DO YOU WANT FOR YOUR HEALTH?

Some plans offer additional vision, dental and hearing benefits and also offer fitness programs to help you stay healthier. Having a plan with these included may encourage you to do more, prevent more and live more fully.

WHAT ARE YOUR TRAVEL PLANS?

Are you planning to tour the country and travel the world, or have you already found your slice of paradise?



Having the right vision for your health, your wellbeing, and your finances will help you find the right plan. The right plan for you and your individual needs and desires is important. The right team of healthcare providers is critical because patients' needs go beyond physical care, and include social determinants of health, such as the affordability of medication, and issues of emotional and mental wellbeing. AdventHealth Well 65+ providers work with their care team to deliver whole-person care to the patient.

STEP 1: Enroll in Original Medicare.

Original Medicare

PROVIDED BY THE FEDERAL GOVERNMENT



Covers hospital stays, skilled nursing facilities and home health care



Covers doctor visits and many outpatient services, such as lab tests, X-rays and physical therapy

STEP 2: Decide if you need additional coverage. There are two ways:

OPTION 1: CHOOSE A MEDICARE ADVANTAGE PLAN.

Medicare Advantage Plan

OFFERED BY PRIVATE INSURANCE COMPANIES



Combines Original Medicare Part A and Part B in one plan

Many plans offer additional benefits not covered by Original Medicare, plus MA-PD plans include prescription drug coverage

OPTION 2: ADD THE FOLLOWING TO ORIGINAL MEDICARE.

Medicare Part D Plan



Covers prescription drugs

AdventHealth Well 65+ accepts Original Medicare and most Medicare Advantage Plans. To make sure your plan is accepted, just call your local Well 65+ practice.

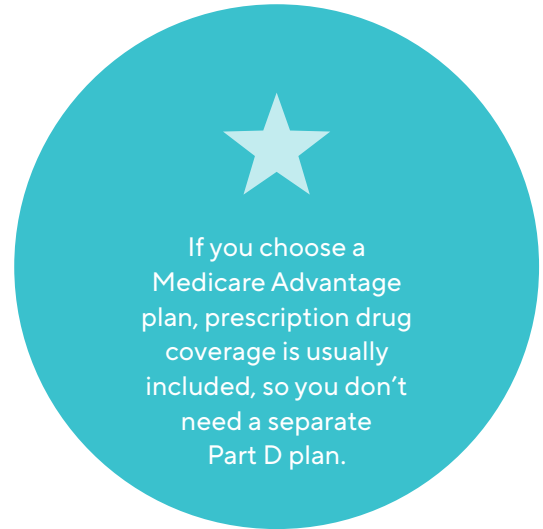
Medicare Part D

Standalone Part D prescription drug plans (PDPs) can help reduce your costs for medications and are available only from private companies or organizations.



WHAT IT COVERS:

- ▶ Many generic and brand-name drugs with predictable copayments.
- ▶ They often include preferred pharmacies for lower cost-sharing.
- ▶ An extensive list of plan-covered drugs (formulary).
- ▶ Most plans offer a mail-order pharmacy service for home delivery of your medications at no extra cost.



Part D Coverage Stages:

DEDUCTIBLE STAGE:

Deductible Stage: This is the amount you must pay before your drug plan begins to pay its share of your covered drugs.

INITIAL COVERAGE STAGE:

These are the amounts you pay for your covered drugs after the deductible (if the plan has one). You pay your share and your drug plan pays its share for covered drugs.

COVERAGE GAP STAGE:

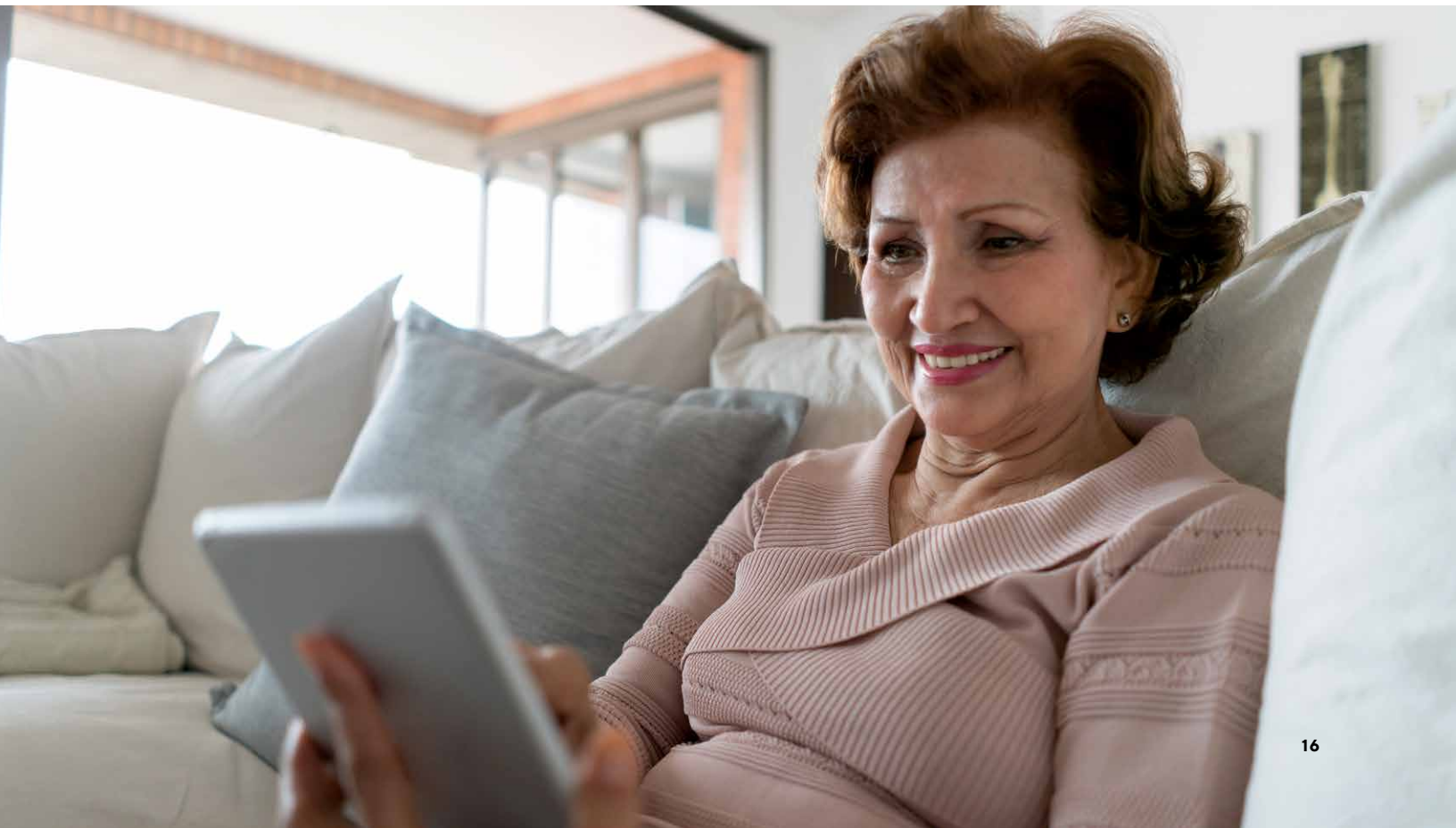
The coverage gap (also known as the “donut hole”) begins after you and any Part D plan together have spent a certain amount for covered drugs.

Once you enter the coverage gap, you pay no more than 25% of the plan’s cost for covered brand-name drugs and no more than 25% of the plan’s cost for covered generic drugs until you reach the end of the coverage gap.

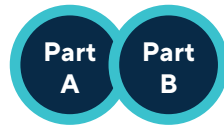
CATASTROPHIC GAP STAGE:

Once you’ve met the out-of-pocket cost limit, or threshold, for the year, you leave the Coverage Gap stage and move to the Catastrophic Coverage stage. During the Catastrophic Coverage stage, you will pay the greater of 5% coinsurance or a small copay for your covered drugs for the rest of the year.

Choosing a Medicare coverage combination



Original Medicare



Medicare Advantage Plan
with Prescription Drug Coverage (MA-PD)



Original Medicare + Prescription Drug Plan



Original Medicare + Prescription Drug Plan + Medicare Supplement



We've
got you
covered!

WELL 65+ ACCEPTS MOST
HEALTH PLANS INCLUDING:

- Original Medicare
- Cigna
- Devoted
- Florida Blue
- Freedom
- Health First Health Plans
- Humana Medicare Advantage PPO/PFFS
- Optimum
- United Healthcare
- WellCare

When Can I Enroll

INITIAL ENROLLMENT PERIOD (IEP)

When you become eligible for Medicare, you can enroll in Original Medicare or a Medicare Advantage or Prescription Drug plan during the 7-month period surrounding your 65th birthday, which includes the month of your birthday and the three months before and after the month of your birthday.

The month you turn 65



Be aware of potential penalties

If you don't enroll in Medicare Part B or Part D when you're first eligible to enroll, then decide later to enroll, you may have to pay a Part B and/or Part D late enrollment penalty. Go to [medicare.gov](https://www.medicare.gov) to see if one of these penalties might apply to you.



HEADS UP! DON'T SLOW YOUR (EN)ROLL!

Don't miss your initial enrollment period (IEP)! You'll still be able to enroll during the general annual enrollment period (AEP), but premiums for plans, like Part B, will likely cost you more!

ANNUAL ENROLLMENT PERIOD (AEP)

Every year, from October 15 through December 7, you can switch, drop or join the Medicare Advantage, Medicare Supplement or Medicare Prescription Drug Plan of your choosing. You can also enroll in Original Medicare. Your plan selection becomes effective January 1 of the following year.

AEP begins



OPEN ENROLLMENT PERIOD (OEP)

OEP runs January 1 through March 31. During this period, if you are enrolled in a Medicare Advantage (MA) plan, you are allowed to make a one-time election to go to another MA plan or to Original Medicare. If you enroll in Original Medicare, you may also purchase a Medicare Supplement and/or a Prescription Drug Plan.

OEP begins



Note: This is not a guaranteed-issue enrollment period for Medicare Supplement plans.

SPECIAL ENROLLMENT PERIOD (SEP)


After certain events, such as a recent move outside of your plan's service area, or losing your employer or union coverage, you may be eligible for a Special Enrollment Period.

YOU MAY ALSO QUALIFY FOR AN SEP UNDER THESE CIRCUMSTANCES:

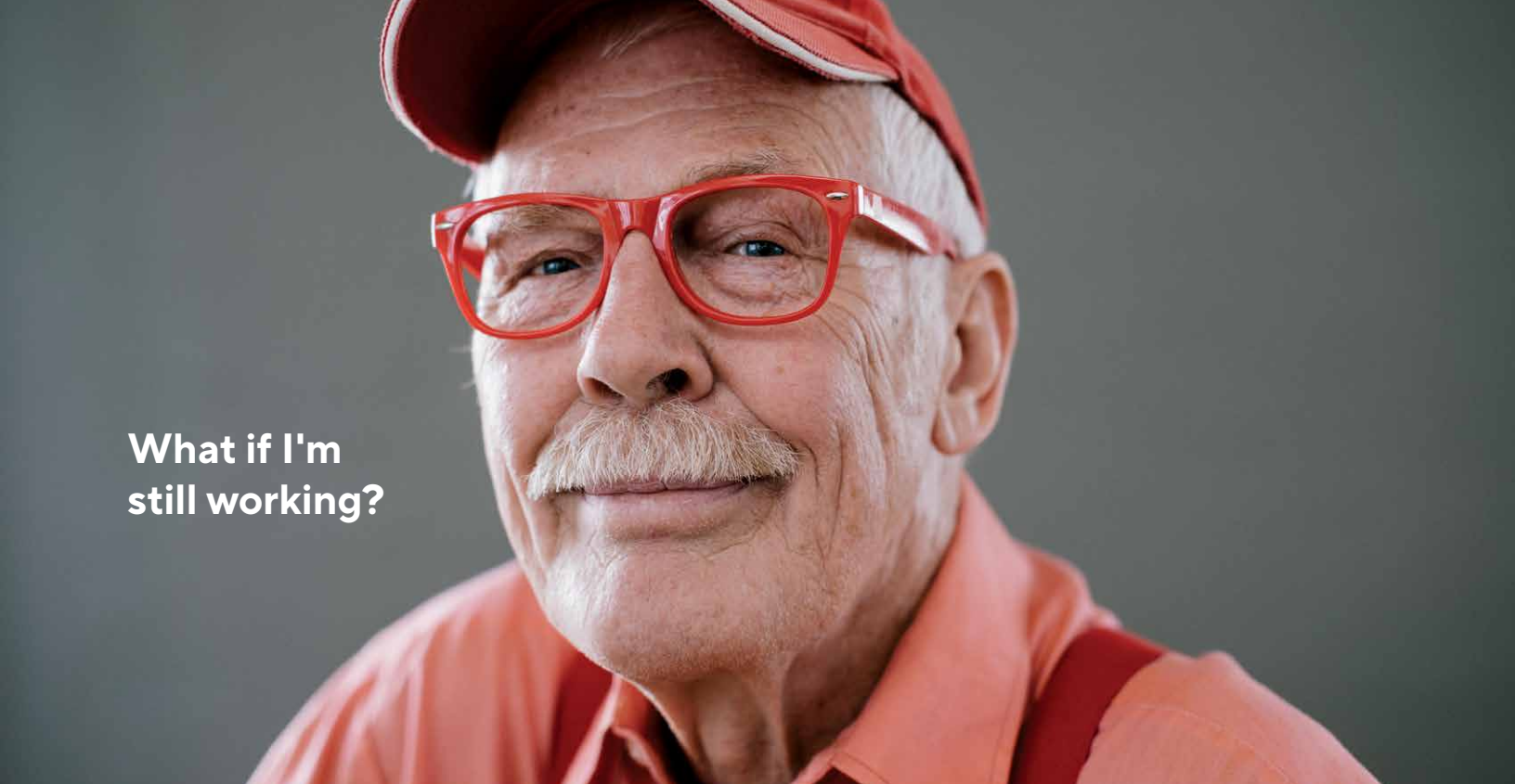
- ▶ If you have both Medicare and Medicaid.
- ▶ If you lose group health coverage from your spouse's employer.
- ▶ If you get Extra Help paying for prescription drugs.

What if I'm Still Working?

What if I plan to continue working past age 65 and am currently covered by an employer-provided group plan?



Depending on your situation as you turn 65, you may or may not have to enroll in Medicare.



What if I'm still working?

1

SAVE SOME MONEY.

- ▶ If you have an individual health plan, a Medicare plan could help you save money on your care expenses.
- ▶ If you have health insurance through your employer, a Medicare plan could work with your employer-sponsored coverage. Check with your benefits administrator to see if it makes sense for you to sign up for Original Medicare (Parts A and B) in addition to the coverage you get already.

2

START WITH BASIC COVERAGE.

Many people who choose to work past age 65 enroll only in Part A because there is no monthly premium. Some choose to enroll in both Parts A and B together (Original Medicare). However, Part B comes with a monthly premium based on your income, so many don't enroll in Part B until they lose their employer-sponsored coverage.

3

IS ENROLLMENT REQUIRED?

Most people are not required to enroll in Medicare when they turn 65. Check with your benefits administrator to see if your employer requires you to enroll in Medicare Parts A and B. Your or your spouse's employer may require you to enroll in Parts A and B in order to keep group-sponsored coverage. This may happen if you are retired or if you or your spouse is actively working, you have group coverage through your/your spouse's employer, and the employer has fewer than 20 employees (100 if you're eligible for Medicare due to disability).

Keys to Active Longevity

When we talk about aging well, we're encouraging a lifestyle designed to help you not only live longer but to live a healthier, more engaged life for the entirety of your life. It's not just lifespan. It's healthspan. It's both quantity and quality. That's the goal, right?





Health experts and those who themselves have lived longer, bolder, fuller lives agree on some tips:

1: HAVE A POSITIVE ATTITUDE AND AN OPTIMISTIC SPIRIT

No attitude is as potentially harmful as a negative belief system about aging. Negative thinking can lead directly to anxiety, depression, low self-esteem, lack of self-confidence, unhealthy behaviors and, ultimately, sickness. The way we visualize ourselves aging has a direct impact on how we actually age because what the mind believes, the body embraces.

2: HAVE A SENSE OF PURPOSE

The Japanese believe that everyone has an *ikigai* — a reason for being. The French call it a *raison d'être*. Call it whatever you like, having something that makes life worth living is essential as we age. Your purpose doesn't have to be profound as long as it motivates you to want to get out of bed every morning and inspires you to action.

3: STAY SOCIALLY ENGAGED

As we age, lack of socialization can be more harmful to our health than smoking, alcoholism or obesity! At least 148 studies have concluded that people with stronger social relationships have a 50% reduced risk of mortality at any given time. It's imperative that we have a strong social network and surround ourselves with those who share our enthusiasm for life.

AND THAT'S JUST THE START

Eat better! Get moving! Talk to your doc! Get some sleep! As a Growing Bolder Insider, we'll share tips, experiences and longevity resources to help you live your best life, longer.



The Rise of Active Centenarians

Growing Bolder has interviewed more active centenarians than almost any media organization in the world. We call them our Rock Stars of Aging® because they've not just added years to their life, they've added life to their years. There are three major reasons why you should care about our Rock Stars of Aging.

1: THEY DIDN'T WIN THE GENETIC LOTTERY

Living to an active 100 is more of a lifestyle choice than a genetic blessing. The National Institute on Aging says that longevity is 70 percent determined by lifestyle and only 30 percent by genes.

2: THEY MAKE LIFE WORTH LIVING

Many of our Rock Stars of Aging are still living at home, driving, golfing, traveling, dancing, painting, telling jokes, watching videos on the Internet and listening to music into their 100s.

3: THEY LIVE A LIFESTYLE THAT WE CAN MODEL

These Rock Stars of Aging not only provide glimpses into our possible future but also roadmaps on how to get there. They share many common lifestyle choices that anyone can make at any age.



© VivianZink | NBC

NEVER TOO Late

America's Got Talent, Quin Bommelje

Florida residents in their 60s, 70, 80s, 90s and even 100s have proven that it's never too late to improve our health and fitness, start a career, find a new passion or purpose, make a difference in the lives of others, restore a friendship, or start a new relationship. It's never too late to make the rest of your life the best of your life and Growing Bolder and Well 65+ are here to help!

Quin Bommelje, 76, may be the most unlikely person ever to find herself competing on the finals of NBC's "America's Got Talent." She was 60 when she took her very first ballroom dancing lesson. "She was terrible," remembers her husband, "but she loved it."

Daily aches and pains started to vanish as dancing began to change her body. Her stamina improved and her self image soared. "I learned that even in my 60s, pushing my body through vigorous exercise made me feel so much better," she says. "I fell in love with this life and couldn't get enough."

She began traveling to competitions across the country and became an inspiration to dancers of all ages. She got attention everywhere she went and ultimately was chosen to appear on national TV. "Until I turned 60 I was a stay-at-home mom," says Bommelje. "And now, in my 70s I have a whole new life. I wouldn't have believed it was possible. It really is never too late to live your dream!"

The Power of Prehabilitation

At Growing Bolder, we believe that prehabilitation is aging's ultimate no-brainer because we will all experience a series of physical setbacks as we grow older.

And guess what? The types of interventions available to us when we suffer those setbacks and the extent of our recovery afterwards are largely determined by our overall health and fitness at the time — not just by our age. Prehabilitation is simply making a positive lifestyle modification. It's regular exercise, a healthy diet, plenty of sleep, and stress reduction. Prehabilitation is an important key to help reduce future health care costs and the impact of future health setbacks.

Exercise

The many benefits of physical activity are well documented. According to the CDC, adults 65+ need at least 150 minutes a week of moderate intensity activity, such as brisk walking, or 75 minutes a week of vigorous-intensity movement such as hiking, jogging, or running. Consult your doctor before beginning any new diet or exercise regimen.



Healthy Eating

The food we eat can affect how and when we start to see the impacts of aging. Nutritionists recommend a diet that is largely plant-based and consists of minimally processed and nutrient-dense food including a variety of different-colored fruits and vegetables, whole grains, nuts, and seeds.



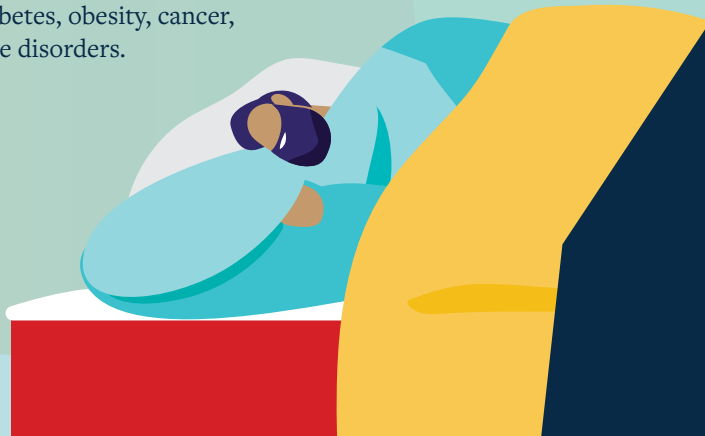
Stress Reduction

Research has found that cumulative stress can suppress the body's immune system, increase the risk of coronary disease and depression and accelerate aging.



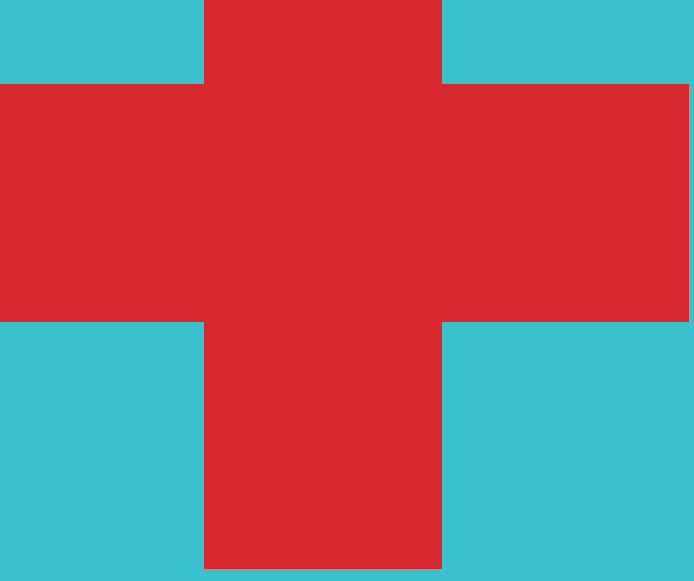
Plenty of Sleep

Sleep is vital to our overall health and wellbeing. Inadequate sleep can increase the risk of cardiovascular disease, diabetes, obesity, cancer, and immune disorders.



IT PAYS TO PREHAB!

A 2019 study in the Journal of the American College of Surgeons found that patients 70+ who exercised, ate a healthy diet and practiced stress reduction techniques for at least one week before a major operation had shorter hospital stays, 10% lower hospital bills, and 35% lower out-of-pocket insurance costs.



HEALTH - WEALTH CONNECTION



Extra years of enjoyable life should be considered a major goal and one of life's greatest blessings. However, without sufficient resources to adequately fund a longer life, that additional time may be filled with heartbreak and financial disaster. Actuaries are now calculating what they call "longevity risk," the real and rising risk of outliving your money.

Of course, part of the answer is to plan, save, invest and reduce spending. But the true solution to this longevity paradox is found in the health-wealth connection. "More than 80% of our healthcare dollars go to caring for preventable chronic diseases," says Growing Bolder contributor and "Today" show Financial Editor Jean Chatzky. "And lack of exercise is the primary cause of chronic diseases."

Chatzky is among the growing number of financial experts who believe the No. 1 investment you can make is an investment that won't cost you a cent and will provide the greatest overall returns in the decades ahead. That investment is making positive lifestyle choices. "Rising healthcare costs are the most serious threat to our financial futures," she says. "If you can reduce your chances of getting a chronic disease, then you can dramatically decrease your future healthcare costs. Exercise is the key."

That's the health-wealth connection. You can't improve your overall health and wellbeing without also improving your overall financial health. The two are inextricably linked. All the money in the world can't buy you good health, but good health can save you hundreds of thousands of dollars over your lifetime. So, always remember the health-wealth connection.



ROCK STARS OF AGING

Growing Bolder's Rock Stars of Aging are men and women in their 80s, 90s, and 100s who are smashing the stereotypes of age. They're redefining what's possible for all of us by maintaining a quality of life and a joy for living into old age.

"Biking is a simple sport. Even if you're 75 or 85, you still can bike. There's trails being built all over the United States, so take advantage of it."

— JACK ECKENRODE, 95 (PICTURED)

"Everyone says, 'Oh, I want to be like you when I'm your age.' Why wait? Start right now!"

— ANNIE PETERS, 93

"You should have magic moments and passions. Older people need to have something to look forward to, something to be ready for, something to care about."

— JULIA HAWKINS, 106

"We all need, especially as we age, support and encouragement. People to tell us we can do it and to keep going. A community that surrounds you and encourages you is key!"

— DEETTE SAUER, 82

"I wake up every morning welcoming the day, filled with energy because I have things to do. I'm appreciating this time. I love my life."

— GRADY KIMSEY, 96

"I tell you, for a 90-year-old I'm really enjoying life. I never thought when I was 70 that I could enjoy life so much at 90."

— VIRGINIA FERRIGNO, 90

"Golf has helped to keep me going and helped to keep me healthy. As long as I can hold a stick, I don't plan on quitting."

— LINDSAY TISE, 103

"My mother said, 'You're too old to run.' That was 40 years ago. Whatever you're doing, just keep moving. That's what I do."

— ROY ENGLERT, 100

"I look for life's little miracles. They are everywhere if only we take the time to notice."


— MARY ANNE COOPER, 96

"You won't see any 90-year-olds with big bellies because good health requires good decisions. Take care of yourself because there are no shortcuts."

— NORMAN WALL, M.D., 97

Choosing a Medicare Plan

FACTORS TO CONSIDER WHEN CHOOSING A PLAN



- ▶ **Cost**
Cost goes beyond what premium you pay each month for your plan. Consider what you will pay out of your own pocket, including deductibles, copayments and coinsurance when you need care.
- ▶ **Benefits**
Does the plan include additional coverage beyond Original Medicare, like prescription drug coverage, vision, dental or hearing coverage?
- ▶ **Choice of doctors**
Are your doctors in the plan's network?
- ▶ **Prescriptions drugs**
Does the plan include prescription drug coverage? Are my drugs covered on the formulary?
- ▶ **Travel**
Will I need coverage as I travel? Does the plan include coverage out of state and/or outside of the country?

UNDERSTAND THE COSTS

Medicare Advantage plans help pay for many healthcare items and services but share the cost of care through deductibles, copayments (copays) and coinsurance. Depending on the option you choose, your costs may include:

- ▶ **Premium**
A fixed, monthly amount you pay for your Medicare plan coverage.
- ▶ **Copay**
A flat dollar amount (for example, \$10) you pay each time you receive care or fill a prescription.
- ▶ **Coinsurance**
A percentage (for example, 10%) you pay for your care or drugs after you meet your deductible.
- ▶ **Deductible**
The amount you pay for medical costs before the plan begins to pay its share of your medical costs. Some plans have a separate drug deductible before they start to pay for your prescriptions.



NEED SOME CLARITY?

There's a great glossary of terms in the back of this guide! Turn to page 35 for helpful details.

MOVE FORWARD. GIVE BACK.®

Retired musician William Jones, 69, wasn't about to sit on the couch and let the rest of his life pass him by. He was driven to find a new purpose. "I knew to find it I had to get out the door and follow the path." It led to the Boys & Girls Club in Eatonville, FL where Jones now volunteers three days a week. "It takes me back to my childhood," he explains. "And reminds me of all the things people did for me." He says what he gives in time he more than gets back in fulfillment. "I've never been more excited to greet each new day," Jones says. "Volunteering has made this one of the best times of my life."

How to get started

Many of us feel the pull to contribute in our communities. Volunteering your time and talents can be an incredibly rewarding way to find fulfillment and connection. Finding a cause that matches your interests and experiences doesn't have to feel like work. Getting started starts with looking within.

1

THINK ABOUT THE CAUSES AND ISSUES THAT INTEREST YOU MOST.

Search for the organizations in your area and reach out to assess their needs.

2

VISUALIZE WHAT YOU'D LIKE TO DO.

Would you like to be with people or help from home? Do you prefer organizing or letter writing? Seek out opportunities that fit your skills, personality and expectations.

3

FIND A VOLUNTEER CENTER IN YOUR COMMUNITY.

Find a volunteer center in your community or explore online volunteer referral services such as volunteer.gov. There you will discover opportunities, ideas and actionable steps that can start you on your way.



Finding Your Community

We are social creatures. It's important to our health, wellbeing and happiness to be engaged with a community of like-minded people. In many ways, it's what makes life worth living! Let's face it — aging has some challenges but we're here to help you turn it from a time of loss and limitation into one of passion, purpose and possibility.



How to Find Your Community:

LOOK OUTSIDE YOURSELF:

What are the needs in your community? Think about ways you can make a difference.

LOOK INSIDE YOURSELF:

What's missing in your life? What is it you're really looking for? Who would you like to connect with?

IDENTIFY YOUR PASSIONS:

Make a list of things you love to do and enjoy talking about.

SEARCH FOR NEW ADVENTURES:

What have you always wanted to do, try or experience?

EXPLORE GROUPS ONLINE:

Browse social media and join in where interested.

TAKE ACTION:

Confidence is important. Don't be hesitant or shy. Be willing to initiate.

BE OPEN:

To new people, new ideas and new experiences.

GROWING **BOLDER**

MEDICARE GLOSSARY

Still Confused? This might help.



Glossary

ANNUAL ENROLLMENT PERIOD (AEP)

The Annual Enrollment Period (AEP) is the time each year when you can choose which kind of Medicare coverage you want to enroll in effective January 1 of the following year. The Annual Enrollment Period (AEP) runs October 15 – December 7 each year.

COINSURANCE

An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is a percentage of a cost (for example, 20%).

COPAYMENT

An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug. A copayment is a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription drug.

DEDUCTIBLE

The amount you must pay for health care or prescriptions before Original Medicare, a Medicare Advantage plan, your prescription drug plan, or your other insurance begins to pay.

DUAL-ELIGIBLE SPECIAL NEEDS PLAN (D-SNP)

A special type of Medicare Advantage plan that provides health benefits for people who are "dually eligible," meaning they qualify for both Medicare and Medicaid.

FORMULARY

A list of prescription drugs covered by a prescription drug plan or another insurance plan offering prescription drug benefits. Also called a drug list.

GENERIC DRUG

Generic drugs are copies of brand-name drugs that have exactly the same dosage, intended use, effects, side effects, route of administration, risks, safety, and strength as the brand-name drug.

HEALTH MAINTENANCE ORGANIZATION (HMO)

A type of managed health plan that provides coverage through a network of physicians. Care received from an out-of-network provider is usually not covered, except if you need emergency or urgent care.

INITIAL ENROLLMENT PERIOD (IEP)

For most people, the IEP is the seven-month period that begins three months before they turn 65, includes the month they turn 65, and ends three months after the month they turn 65.

NETWORK PROVIDERS/PHARMACIES

The facilities, providers, pharmacies and suppliers your Medicare health plan has contracted with to provide healthcare and prescription drug services.

ORIGINAL MEDICARE

Original Medicare is a fee-for-service health plan that has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance). After you pay any applicable deductible, Medicare pays its share of the allowed amount, and you pay your share (coinsurance and copays).

OUT-OF-POCKET COSTS

Health or prescription drug costs that you must pay on your own because they aren't covered by Medicare or other insurance.

PREFERRED PROVIDER ORGANIZATION (PPO)

A type of managed care health insurance plan that provides maximum benefits if you visit an in-network physician or provider, but still provides some coverage for out-of-network providers. Except when you need emergency or urgent care, your cost-sharing for care you receive from out-of-network providers will usually be higher than for care you receive from network providers.

PRIMARY CARE PHYSICIAN (PCP)

The doctor you see first for most health problems. They make sure you get the care you need to keep you healthy. They may talk with other doctors and health care providers about your care and refer you to them. In many Medicare Advantage Plans, you must see your primary care doctor before you see any other health care provider.

Here's a definition you need to know!

AdventHealth Well 65+

Exceptional primary care that's customized to meet the needs and health goals of patients after the age of 65. Well 65+ uses a model that puts quality time spent between a doctor and a patient at the forefront. By spending more time with the physician and care team, patients will get more in-depth diagnoses and treatment options, which leads to a better quality of life and less time spent in the hospital.

Frequently Asked Questions

HOW CAN I GET DENTAL AND VISION COVERAGE WITH MEDICARE?

Original Medicare includes limited dental and vision coverage. Medicare Advantage plans from private companies often include dental and vision benefits beyond those provided by Original Medicare.

HOW DO I KNOW IF I'LL BE ABLE TO SEE MY SAME DOCTOR WHEN I'M ON MEDICARE?

Talk to your doctor to see if they accept Medicare patients.

WHAT HAPPENS IF MY DOCTOR LEAVES MY MEDICARE ADVANTAGE PLAN'S NETWORK?

It's best to check with your doctor before any appointment to make sure they are still in the Medicare Advantage plan network. If they are not in the plan, you might have to change to an in-network doctor or pay out-of-pocket for services or pay higher cost-sharing than if you received care from a network provider.

I CAN'T AFFORD TO PAY FOR MEDICARE — NOT EVEN THE PART B PREMIUM. WHERE CAN I GET HELP?

Medicare has an Extra Help program to help people with limited income and resources pay Medicare prescription drug plan costs, such as premiums, deductibles, and coinsurance. Medicare Savings Programs (MSP) are federally funded programs administered by each individual state. These programs are for people with limited income and resources and help pay some or all of their Original Medicare premiums, deductibles, copays and coinsurance.

WHAT HAPPENS IF I DON'T SIGN UP FOR PARTS B & D WHEN I BECOME ELIGIBLE?

If you do not enroll in Medicare Part B and/or Part D when you are first eligible to enroll, you may have to pay a Part B and/or Part D late enrollment penalty if you later decide to sign up for them. Visit www.medicare.gov to find out more about these penalties, including situations in which you can wait to enroll in Part B and/or Part D and not have to pay a late enrollment penalty.

WHAT IF I AM WORKING PAST 65?

Talk to your employer's human resources department before you enroll in Medicare. If your employer doesn't require you to sign up for Medicare right away to keep your employer-sponsored coverage, you may not need to do anything until you retire or lose your coverage.

CAN I KEEP THE SAME MEDICARE ADVANTAGE PLAN IF I MOVE?

You can keep your Medicare Advantage plan if you remain within the plan's service area. If you move outside the service area you will qualify for a Special Enrollment Period (SEP) to choose a new plan.

WHAT IF I NEED A DRUG THAT ISN'T ON THE FORMULARY OR COSTS TOO MUCH?

Generally, drugs not on the formulary are not covered. Ask your doctor if there is a drug available that is on your plan's formulary, but if there are no covered drugs available, you may have to pay full price instead of a copayment or coinsurance, unless you qualify for a formulary exception. Check with your plan to request a formulary exception. If your doctor believes your health requires a certain drug and there are no lower-cost alternatives available, they can ask for a tiering exception, which is another type of formulary exception. If you get a tiering exception, you will pay the cost-sharing that applies in a lower tier.

WHAT IF I TRAVEL OUTSIDE THE STATE?

All Medicare Advantage plans are required to cover emergency care and urgent care no matter where you receive it. Your cost-sharing will be the same as if you had used a network provider in your plan's service area. Some plans include comprehensive coverage. Check with your plan to see if you qualify.

**For more
information, visit:
www.medicare.gov**

Well 65+ – Senior Care That Gets Better With Age

With AdventHealth Well 65+, you can experience exceptional primary care for seniors customized to your needs and goals. Our physicians and providers understand this chapter of life and what you want now from healthcare. This means spending plenty of time discussing your questions and concerns and the simple, seamless coordination of your care with our multidisciplinary team.

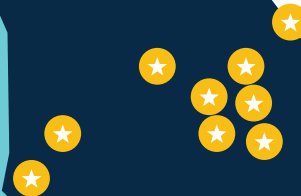
OUR TEAM MEMBERS INCLUDE:

- ▶ Board-certified physicians
- ▶ Social workers to help ease barriers, from transportation needs to mental health counseling
- ▶ A care coordinator to schedule appointments with specialists
- ▶ Onsite lab technicians
- ▶ Personal health coaches
- ▶ Pharmacists available by appointment for prescription consultations
- ▶ Registered nurse case managers to manage chronic illnesses and triage



Visit a Well 65+ Practice Near You.

Altamonte Springs
Celebration
Daytona Beach
Eustis
Sanford
Tampa
Winter Park
Winter Garden
Zephyrhills



SURVIVING AND *Thriving*[®]

One of the most important keys to successful aging is to be able to adapt and react when we inevitably suffer setbacks in life. Whether age-related life events we never saw coming or the curveball we've all been thrown... don't give up! Take it from these Surviving and Thriving heroes who adapted and accommodated and kept moving forward. There will be better days ahead!



Jackie Jones struggled when she lost two family members and suffered a stroke all in a short period of time. It was her family and friends, past and present, that kept her going.

"You got two choices. You can either sit and worry, or get up and do something about it. The voices of my husband, my mom, my grandmother, my sisters, my brothers, and friends were all saying, 'Hey, it's not over. It's not over.'"



It was the ability to adapt and accommodate that kept concert pianist Leon Fleisher moving forward when a rare nerve disorder robbed him of the ability to play with one hand.

"It is to a large extent a question of whether the glass is half empty or half full. If the glass is half full you suddenly leave yourself open to many more possibilities. So, when it's at its worst you've got to do the tough thing and open up to these possibilities."

When Virginia Ferrigno lost her husband, she lost passion for life. But she found it again in music, and an old exercise bike.

"There comes a time when you have to make a decision. Are you gonna wallow in pity for the rest of your life or are you going to start enjoying it? I'm enjoying it."



Growing Bolder is not just media, *it's a movement.*



TV

To check local listings visit
[GrowingBolder.com/tv](https://growingbolder.com/tv)



Podcast

Available on NPR1. To subscribe visit
[GrowingBolder.com/podcast](https://growingbolder.com/podcast)



Radio

Check your local NPR listings
or visit [GrowingBolder.com/radio](https://growingbolder.com/radio)



Magazine

Read the **latest issue** now.



Social Media

Follow @growingbolder on
[Facebook](#), [Instagram](#), [TikTok](#),
[Pinterest](#), [Youtube](#) and [LinkedIn](#)



@GrowingBolder



**MAKE THE
REST OF
YOUR LIFE
THE *Best*
OF YOUR LIFE.**



Advent Health
Well 65+

GROWING **BOLDER**