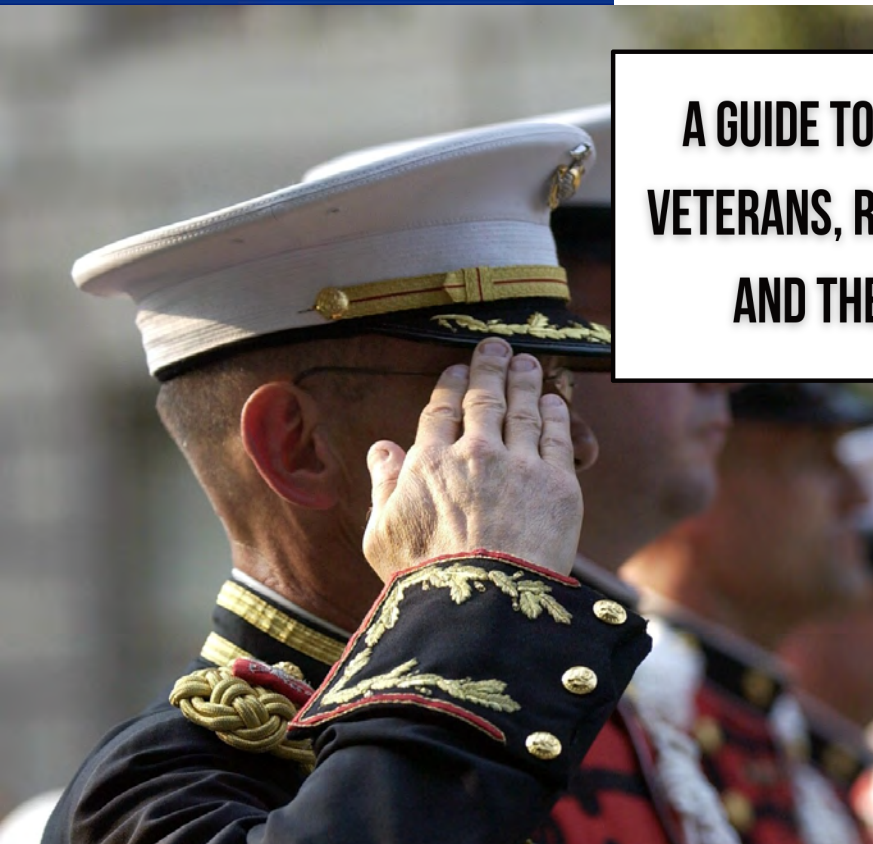




MEDICARE FOR HEROES

**A GUIDE TO MEDICARE FOR
VETERANS, RETIRED MILITARY
AND THEIR FAMILIES**



*Abridged version for age 65+

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The Parts Of Medicare

Medicare has 5 parts, with the main ones being Parts A & B. Medicare Part A covers inpatient hospitalization, skilled nursing facility, and home health care. Medicare Part B covers doctors, outpatient treatment and testing.



The Other 3 Parts

- **Part C** – More commonly known as Medicare Advantage, these are private insurance plans. You have the choice of being covered directly through Medicare or a Private Insurer. Medicare Advantage are a good option for Veterans, Tricare, and CHAMPVA recipients and can provide you with more benefits than traditional Medicare, typically for zero extra monthly cost.
- **Part D** – Medicare prescription pharmacy benefits. Medicare does not provide coverage directly but instead through private insurers.
- **Supplements** – Medicare Supplements are insurance plans that supplement Medicare A & B. They are offered by private insurers and help cover medical costs. Tricare & CHAMPVA provides the same function, so in most cases, Medicare Supplements aren't needed in these situations.

Medicare Advantage

How To Get The Most Medicare Benefits For The Lowest Cost

With Medicare you have the choice of getting your benefits directly through the government (Original Medicare) or through a private insurer (Medicare Advantage). Both Original Medicare and Medicare Advantage include Part A coverage for hospitalization and Part B for doctors & outpatient care.



Tricare & CHAMPVA can be your secondary insurance to either Original Medicare or Medicare Advantage. Plus, Veterans have access to Medicare Advantage as well. Original Medicare is “one size fits all” and the same for everyone in the country.

Medicare Advantage gives you various choices that may be a better fit for your unique situation. This includes plans that are designed specifically for those with Veterans and Military benefits.



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Medicare Advantage

In addition to choices, the “Advantage” in Medicare Advantage is that they include extra benefits, more than what’s provided with Original Medicare.

These extra benefits vary, depending on the plan, but may include;

- **Dental, Vision, and Hearing Aid** coverage.
- **Silver Sneakers** – Gives you free access to exercise facilities and online exercise videos.
- **Part B Giveback \$** – This is a benefit included with some plans that gives you a monthly dollar amount to help you pay your Medicare cost.
- **Prescription** – There are Medicare Advantage options that include pharmacy coverage and some that do not. You have choices.

Original Medicare Vs. Medicare Advantage

As we've mentioned, you have the choice of Original Medicare (Directly through government) or Medicare Advantage (Private insurance Medicare). To get a better idea of how Medicare Advantage and Original Medicare compare, here is a snapshot comparison of their different features.

Feature	ORIGINAL MEDICARE	MEDICARE ADVANTAGE
<u>Total Monthly Cost Estimate</u>	\$148.50 In 2021	\$98.50 To \$148.50 In 2021
Hospital & Doctor Coverage	✓ Yes	✓ Yes
Doctor Networks	No	Yes, PPO & HMO Options
Rx Included	✗ No	Yes, Options With & Without ✓
Dental, Vision, Hearing Aid	✗ No	Yes, Often Included ✓
Free Fitness Club Membership	✗ No	✓ Yes
Works With Tricare, CHAMPVA, Veterans	✓ Yes	✓ Yes



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Medicare Supplements

Medicare Supplements are insurance plans that work with Medicare A & B to help cover Medical bills. They should not be confused with Medicare Advantage, which we covered in the previous sections. There are a variety of plans and insurance providers who offer Medicare Supplements.



Tricare and CHAMPVA provide the same function as Medicare Supplements, so for those who have these benefits, Medicare Supplements are unnecessary. For those who only have VA benefits, Medicare Supplements can be beneficial in certain situations. To learn more about Medicare Supplements visit; www.lonestarmedicare.com/medicare-supplement-insurance-plans

Contact Us For More Info

Thanks for reading this guide. For questions and more information about your Medicare and personal options, please contact us.

- Speak to an Advisor with expertise in Medicare for Veterans & Military.
- Information and consultations are zero cost.
- Discover Medicare options and benefits available in your zip code that are a good fit for you. This includes programs designed for Veterans & Military.
- **Most plans & benefits suitable for Veterans & Military are zero extra cost than what you'll already be paying for Medicare.** So, you can get more, without paying any extra.
- Find out if rebates and givebacks that lower your Medicare cost are available in your area.



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Call or email us anytime. If we miss you, we'll get back in touch promptly.

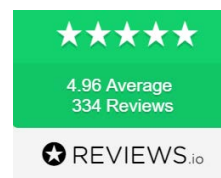


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About Us

Medicare For Heroes is a service of Lone Star Medicare, LLC., a top Independent Agency located in Austin, TX. We specialize in Medicare coverage options including Medicare Advantage, Supplements, Prescription, and Dental / Vision, Hearing. In particular, our Medicare For Heroes program is tailored to help Veterans & Military get their best results and to pay it forward to their community. We provide reliable service by phone, online, and by mail and offer plans in; Texas, Ohio, Virginia, Arkansas Michigan, Tennessee, South Carolina, Louisiana, and Florida.



Insurance Partners & Charities

We offer a variety of plans with top insurance providers and donate a portion of our proceeds to Veterans charities.



* Not affiliated with or part of the federal or any state government. Insurance licenses; TX # 2495139, VA #147897, OH # 1285673, MI # 0126575, TN # 2475437, SC #3000813771, FL 11741456, AR# 3001409811.



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Frequently Asked Questions

Will Medicare Advantage, and the additional benefits that come with it, cost me extra? In most cases no. The nice thing about Medicare Advantage is that you can get extra benefits included, for no extra monthly cost. In fact, in some cases you can get the extra benefits and lower your overall monthly cost (see Part B giveback below).

What is Part B Giveback? Part B Giveback is a benefit of certain Medicare Advantage plans, and in particular, designed for those with Military or Veterans health benefits. In these cases, the plan gives you money back, which lowers your overall monthly cost of Medicare. Part B giveback doesn't lower the quality of your coverage.

How does Medicare Advantage provide extra benefits for no extra monthly cost? When you sign up for a Medicare Advantage plan it is provided by a private insurance company and it becomes your Medicare benefits. Medicare then pays your insurance provider a monthly amount to provide you with your benefits. Insurance providers are already efficient at providing extra benefits (dental, vision, hearing, etc), so they're able to include them for no extra cost.

Will having Medicare Advantage lower the quality of my coverage or care? No. Medicare Advantage is regulated by the federal government. Medicare Advantage plans provide coverage for medically needed care and treatment. However, the quality of service and doctor / hospital networks can vary with different plans and insurers. Just like Standard Medicare, certain medical services may require authorization. Be sure to read the plan's Summary of Benefits for details.

If I sign up for Medicare Advantage, can I keep my doctors or will I need to change them? In most cases, you will be able to keep your doctors. Medicare Advantage plans have networks, meaning a list of doctors and hospitals that are accept the plan. Some Medicare Advantage plans allow you to go out of network. When evaluating a Medicare Advantage plan, you should check if your doctors and medical providers accept the plan. If you're working with us, this is something that we will do for you every time.

When can I enroll in a Medicare Advantage plan to get additional benefits? There are two primary periods when you can enroll in a Medicare Advantage plan. 1. When you first start Medicare A & B. 2. During the Annual Open Enrollment period which begins October 15th and lasts through December 7th.

If I decide to take Medicare Advantage instead of Original / Standard Medicare, can I ever change back? Yes. Each year from January 1st through March 31st you can dis-enroll from a Medicare Advantage plan and go back to Original Medicare.