

About Medicare



Congratulations!

You're thinking about your health care for this new phase in your life. This is a brief outline of the different parts of Medicare to help you understand a little more about your coverage options. For more information, please visit www.medicare.gov.

What do the different parts of Medicare mean?

“Original Medicare” is comprised of Parts A and B

- **Medicare Part A**—Also known as Hospital Insurance, Part A helps cover care such as inpatient, Skilled Nursing Facility, and Nursing Home stays, as well as Hospice and Home Health Care.
- **Medicare Part B**—Also known as Medical Insurance, Part B helps cover medically necessary services as well as preventive care. This can include items such as ambulance services, Durable Medical Equipment, and Mental Health services.
- Visit www.medicare.gov to learn more about eligibility and coverage.

“Medicare Advantage” is another name for Part C

- **Medicare Part C**—Offered by insurance companies that contract with Medicare to provide you with Part A and Part B benefits.

Part D can be obtained through a Medicare Advantage Plan with a prescription drug benefit

- **Medicare Part D**—This is prescription drug coverage, also offered by insurance companies to help cover the cost of prescription drugs, vaccines, and some supplies not covered by Original Medicare.

When am I eligible for Original Medicare?

- Most people are entitled to Part A when they turn 65
- Part B enrollment is voluntary, but automatic when enrolling in Part A, unless it is declined

Why should I choose additional coverage offered by Tufts Health Plan Medicare Preferred?

- Original Medicare only covers 80% of Part B medical expenses
- Medicare Part D members may also encounter the “donut hole” where coverage drops off, a Medicare Advantage plan with Rx can help keep prescription drug costs down
- Our plans help cover the gap left by Medicare and include extras such as a \$150 Wellness Allowance, \$150 toward prescription eyewear, and more*!

When can I enroll?

For the first time

- If you are turning 65 or disabled, entitled to Medicare Part A, or enrolling in Part B
- 3 months before your 65th birthday, the month of your birthday, or 3 months after
- During the Annual Election Period (AEP) which is Oct. 15 to Dec. 7 of each year

Retiring

- If you are over 65 and no longer covered by an employer’s plan and enrolling in Medicare Part B
- 3 months before and the month of your retirement date

Changing plans

- During the Annual Election Period (AEP) which is Oct. 15 to Dec. 7 of each year

Questions? Please call us at 877-409-3498 (TTY: 888-899-8977). Representatives are available Monday - Friday, 8 a.m. - 8 p.m. (From October 1 - February 14, representatives are available 7 days a week, 8 a.m. - 8 p.m.) After hours and on holidays, please leave a message and a representative will return your call on the next business day.

Tufts Health Plan Medicare Preferred is an HMO Plan with a Medicare contract. Enrollment in Tufts Health Plan Medicare Preferred depends on contract renewal.

**The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact the plan. Limitations, copayments, and restrictions may apply. Benefits may change on January 1 of each year.*

Visit
www.medicare.gov