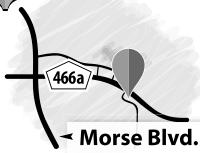
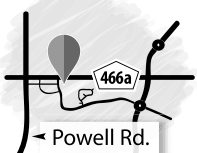


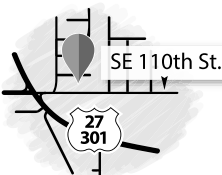
THE VILLAGES HEALTH



Colony Care Center
280 Farnier Place, 674-1710



Pinellas Care Center
2485 Pinellas Place, 674-1720



Belleview Care Center
5051 SE 110th Street, 674-1730



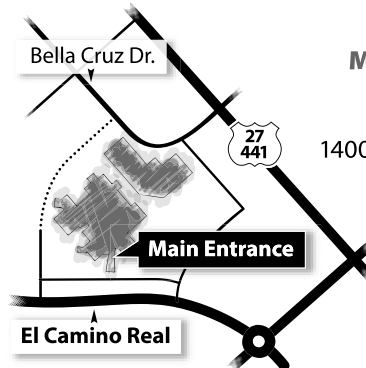
Santa Barbara Care Center
1575 Santa Barbara Blvd., 674-1740



Mulberry Grove Care Center
8877 SE 165th Mulberry Lane, 674-1750



Lake Sumter Creekside Care Center
1050 Old Camp Road, Building 100, 674-1760



MEDICAL CAMPUS

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W O N S



Alan Campbell | Daily Sun

Pete Clarkson, CEO of UnitedHealthcare Medicare & Retirement for North/Central Florida, offers advice for those new to Medicare during a recent workshop at the Brownwood MedicareStore. Clarkson was speaking to Villagers as part of UnitedHealthcare's National Medicare Education Week, which was being held in Florida's Friendliest Hometown for the third straight year.

Villagers Get Advice Prior to Open Enrollment

UnitedHealthcare's Clarkson offers pertinent information for Medicare beneficiaries.

By LARRY D. CROOM
Daily Sun Ombudsman



Learning and planning for the future were the themes during last week's National Medicare Education Week.

The event, which was brought to Florida's Friendliest Hometown for the third year in a row by UnitedHealthcare, is designed to give Medicare beneficiaries pertinent information prior to the start of the annual open enrollment period, which begins Oct. 15 and lasts until Dec. 7.

"It's always great to do National Medicare Education Week events at The Villages because the audience is so engaged," said Pete Clarkson, CEO of UnitedHealthcare Medicare & Retirement for North/Central Florida. "They ask great questions and they ask multiple questions."

The week included small-group seminars for those who are new to Medicare, pertinent information about Medicare Advantage plans and explanations of Medicare Part D — the prescription drug benefit.

"We get the opportunity to sit down and hopefully help people by giving them a better understanding of this gobbledygook that we call Medicare," Clarkson said. "It's complex and hard to grasp. And it changes every year."

Clarkson offered plenty of advice for those who are new to Medicare, beginning with making sure that they're signing up at the correct time — three months before they turn 65, their birthday month or the three months that follow. He also explained who is eligible for Medicare and when, coverage options and costs, how to sign up and how to know which plan is right for you.

"You're going to get thousands of pieces of mail in the next six months, so you want to do your homework," he said. "What do I need? What is most important to me? Health care is not one size fits all. So do that homework and then go out and take a look at what's available. Match what you need with what's out there."

As for Medicare Advantage, Clarkson explained that those plans typically offer a variety of benefits that traditional Medicare doesn't cover. He pointed out that one huge advantage is a cap on out-of-pocket expenses that doesn't exist with original Medicare. For instance, in 2015, he said that cap is \$4,500, though it could be lower, depending on the plan.

"Another plus is the coordination of care," he said. "You have a primary care physician that acts as your quarterback. You have a team of people that continue to work on your health needs on a very personal basis."

That care, Clarkson said, includes various preventive measures, such as annual wellness visits, screenings for colorectal cancer, breast cancer and mental health issues, and

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PETE CLARKSON
CEO of UnitedHealthcare Medicare & Retirement for North/Central Florida

COMING SEPT. 27
Medical providers answer pertinent health care questions.

a variety of services designed to help patients enjoy healthy, active lifestyles.

"You're talking about hearing aid benefits, eye exams, eyewear, dental exams, comprehensive dental, fitness programs and mail-order pharmacy programs," he said. "It's really a list of additional services that the consumer can take advantage of when they look at a Medicare Advantage plan."

With open enrollment less than a month away, Clarkson encouraged everyone at the group sessions to do plenty of research before selecting a specific Advantage plan, largely because about a dozen are available through various insurance carriers in the tri-county area.

"Now you need to do your insurance checkup," he said. "You need to get a list together of what your specific needs are. And then you've got to review your current plan."

That review, he added, should involve questions that are pertinent to your specific health needs.

"Is it doing what you need it to do or are there better plans out there with better value?" Clarkson said. "Then, consult with your physician and family members. Utilize the services (Serving Health Insurance Needs of Elders) that are available for you in the community. And speak to a licensed agent and get the information that you need to make an informed decision."

UnitedHealthcare offers the only Medicare Advantage plans that are accepted by The Villages Health. For more information, visit any of the MedicareStores that are located in each town square or speak to a representative at any care center.

MEDICARE Q&A

Answers provided by **Pete Clarkson**, CEO of UnitedHealthcare Medicare & Retirement for North/Central Florida



1

What kinds of drugs are covered by Medicare Part D prescription drug plans?

Part D prescription drug plans provide coverage for both generic and brand-name medications. To find out if the drugs you take are covered by your Part D prescription drug plan, refer to your plan's formulary — the list of specific drugs it covers. Note that formularies can change from year to year, and may have specific exclusions. So even if you have a Part D plan that you are happy with, remember to review the plan's formulary annually to ensure your prescriptions are still covered.

2

I plan on working past the age of 65 and have employer-sponsored health coverage. Do I still need to enroll in Medicare?

If you continue to work after you turn 65, you have a few options when it comes to Medicare.

What's best for you will depend on your personal situation. For some people, it makes sense to enroll in Original Medicare — Part A, and, possibly, Part B — when they turn 65, even if they are still working, because their employer-sponsored health coverage can be combined with Medicare. The most important thing to do is talk to your human resources department or benefits administrator before you turn 65 to find out your employer's requirements. Keep in mind that there can be penalties for late enrollment in Medicare, which can increase the Part B premium payment. And that penalty is permanent — you'll continue to pay it as long as you're enrolled in Medicare.

You could also face a penalty on your Part D prescription drug coverage if you don't enroll when you're first eligible. When you talk with your HR department, ask whether your current prescription drug coverage is considered "creditable coverage" — coverage that is as good as Medicare. If it is, you probably have nothing to worry about but should keep records of the time periods you were covered. If it's not, you may want to sign up for Part D coverage when you turn 65 to avoid the penalty that increases your monthly premium when you enroll later on.

Transitioning from employer-sponsored coverage to Medicare can be complicated, so take advantage of support your company offers to help you with your decisions.

ASK A DOCTOR

What is your favorite thing about being a doctor?

Answer Provided by **DR. CHRISTINE STOPYRA**
medical director, Mulberry Grove Care Center



Becoming an extended member of somebody's family. It's a privilege, because even if the news is bad, they appreciate what you do. You appreciate the privilege of being in their lives. And then there's a lot of good you can do for people. That's why I love it. And obviously the cognizant stuff that goes with it. I like to solve puzzles and being an internist — putting symptoms together with physical examination and a little bit of data — it's like solving puzzles, too.

Answer Provided by **DR. STEPHEN FISCHER**
Belleview Care Center



It's the breadth that you get to take care of. Basically, there's nothing that's out of bounds, to at least start trying to help people. You can take care of most of the people's needs. Probably 80 percent of what people need from a physician can be done by primary care. So that's kind of fun.

Answer Provided by **DR. DENISE OLLIVIERE**
Colony Care Center



Helping people. I'm really a people person. I love to talk to patients and we always have a really good relationship. I know what's going on in their lives. They know what's going on in my life. It's just a very heartwarming feeling to know that you're helping somebody.

Answer Provided by **DR. SMITA OJHA**
Creekside Care Center



Developing close relationships with my patients and knowing them well. Helping them through all the medical decision-making and just being there for them when they need me.

DID YOU KNOW?

Dr. Heidi Zimmerman, a primary care physician at the Colony Care Center, is a big fan of the 2012 thriller "Argo," starring Ben Affleck.

