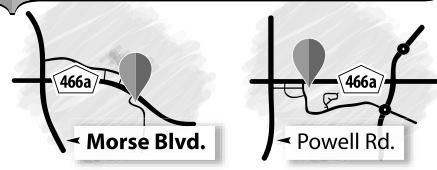


THE VILLAGES HEALTH



Colony Care Center
280 Farmer Place, 674-1710

Pinellas Care Center
2485 Pinellas Place, 674-1720

Bellevue 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



america's healthiest hometown

MEDICAL CAMPUS



Specialty Care Center
1400 N. U.S. Highway 27/441, Building 810, 674-8731
The Villages Regional Hospital
1451 El Camino Real, 751-8000
Urgent Care: 751-8863



George Horsford | Daily Sun

UnitedHealthcare's Pete Clarkson talks about Medicare plans during a seminar at the Lake Sumter Landing MedicareStore in 2014. Clarkson says he believes one of the reasons many seniors select Medicare Advantage plans is because they offer them peace of mind — knowing that their coverage is all taken care of — as well as knowing exactly how much they'll have to spend on health care each year, thanks to a cap on out-of-pocket expenses.

Learning the Specifics About Medicare Advantage Plans

Pete Clarkson, CEO of UnitedHealthcare Medicare & Retirement in North/Central Florida, offers answers to frequently asked questions.

What are the main differences between Medicare Advantage plans and original, fee-for-service Medicare?

If you're thinking about traditional Medicare, you usually think about Parts A and B. Part A is inpatient hospital services, skilled nursing care and some hospice care that is covered. You'll continue to pay your share, usually through a co-insurance amount. Part B is doctor visits. So you think about Part B as going to the doctor for care. And you are going to continue to pay your co-insurance amount for that as well. When you think about a Medicare Advantage plan, it combines Parts A and B, and then oftentimes has a Part D, or prescription drug benefit, that's included.

What are some of the advantages to having a Medicare Advantage plan?

You're going to get additional benefits and services that you're not going to see on traditional Medicare. For example, you have access — 24 hours a day, seven days a week — to a nurse advice line. So you can speak to a health professional about any of your health questions. The other things that are unique to Medicare Advantage plans are dental programs or dental care, eye care and gym or fitness memberships. There are additional screenings and disease-management

programs. Most often with Medicare Advantage plans, you're going to see a prescription drug plan that's rolled right into them. In addition to that, when you go to The Villages Health, you have the ability to have a team of people that are helping to coordinate your care.

With Medicare Advantage, is there an annual cap on out-of-pocket expenses?

Yes. From January to December, you have a maximum amount that you would be responsible for, should you incur those health services. On a traditional Medicare program, there is no maximum out of pocket. So you will continue to pay your share or your portion for your health care, throughout.

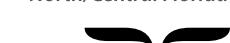
What is the maximum out-of-pocket amount on UnitedHealthcare Medicare Advantage plans that are accepted by The Villages Health?

It depends on the plan. There are two plans in this marketplace that are health maintenance organization plans, or HMOs. One of them has a \$1,900 maximum out of pocket and the other one has a \$4,500 maximum out of pocket. Then there's a third option, which is a PPO (preferred provider organization). That PPO plan has a \$6,700 maximum out-of-pocket expense.



Most often with Medicare Advantage plans, you're going to see a prescription drug plan that's rolled right into them."

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



Are there provisions on those plans for residents who are traveling?

Yes. There are provisions in Medicare Advantage plans where if you become ill, you need to see a doctor and you're traveling abroad, or you have an urgent or an emergent type of health situation, it's going to be covered by your plan.

As an insurer, UnitedHealthcare has 1 in 5 Medicare Advantage plan members, and more than 10 million beneficiaries enrolled nationally in some type of Medicare program. Why is that?

I think the consumer is looking for value. I think the second part of that is stability. And I think the third part of that is choice. So it's a good value and I can take care of myself with those plans. Choice allows me to utilize different options within the health plan to meet my health care needs. And when you start to think about stability, we've been doing this for over 30 years. We've been serving seniors for over three decades across the country. More people have selected a United Medicare Advantage plan than any other plan.

Why do you think stability is so important for seniors when it comes to their Medicare options?

Stability, for me, is peace of mind. And I think that's where most senior consumers are going to rest. You can be assured that UnitedHealthcare's not going anywhere. You can be assured that we're going to be here. We're going to continue to serve older Americans and we're here to stay.

— Compiled by Larry D. Croom,
Daily Sun ombudsman

TALK TO A DOCTOR

Answers provided by
DR. ROBERT REILLY,
medical director, Creekside Care Center



1

As a primary care doctor, what does it mean for you to have audiologists available at your care center to treat patients?

It's an amazing opportunity for our patients to be able to access an important part of their care. Oftentimes, with regards to loss of hearing, problems of dizziness, vertigo and balance issues, a lot of it is related to inner-ear and ear-related disease. So as primary care doctors, we're able to encounter that and realize that a patient needs an evaluation.

Having board-certified audiologists available right here makes it a lot easier to coordinate the care. You can set up those needed appointments right on the spot as the patient is checking out that day. And the audiologists even have the ability to do some acute care with things the patient might be coming in with that day. If they have sudden onset of hearing loss, vertigo, balance or issues with dizziness, there are certain maneuvers and techniques that the audiologist can do — right then and there, on site, same day — that actually can impact the patient's well-being and help them feel better immediately. So that's an invaluable resource.

2

If you get a patient with hearing issues and they see marked improvements, how does that make you feel?

It feels amazing. I think people probably underappreciate how important having good hearing can be. It's not only the obvious in being able to hear, but it affects balance and their socialization capabilities.

People who can't hear well are less likely to engage others in social scenarios. They are more likely to turn down the opportunity to go out in public and meet new people because they feel self-conscious about the fact that they can't hear. If you've been able to allow them to improve their hearing, it's like you just opened up a whole world to them. Something as simple as just getting the evaluation and getting them the tools they need to be able to have a better quality of life is really what we're all about. It's about taking care of people, not just extending life but getting them quality.

Hearing is a big part of that, so it's a great feeling to be able to help somebody in that way.

ASK A DOCTOR

What is the importance of having an electronic medical record?

Answer Provided by
DR. LAURA CLOONEY,
medical director, Pinellas Care Center



The No. 1 thing that I see is that I can communicate with the patient through the portal. I love doing that. I had a case that came up where a patient's PSA was climbing. I knew he knew his old PSA, so I just shot him a message saying, 'Can you refresh my memory? What was your old PSA? This is your new one.' Then we were able to communicate electronically about that and make up a plan.

Answer Provided by
DR. KIMBERLY GIOVANNELLI,
Santa Barbara Care Center



The advantage is that you can find and search things a lot easier. You're not having a big paper chart you have to shuffle through. If I want to know what was done with a patient five years ago, I can search that way. Or I can search for specific things like mammograms or blood test results. You can have everything at your disposal.

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



There are a few advantages to the physicians. I don't have to read messy handwriting anymore. When I started, it was handwritten. The advantage to the patient is access at home. What I love is the portability of it now. For example, you can get the electronic health record on your smartphone. I can get it on my smartphone. So if you're a snowbird here and you live in Michigan and you have to go to the hospital there, you can say, "Here's my medical record and my information." I like that.

DID YOU KNOW?

Susan Bonenclark, a physician assistant at the Bellevue Care Center, is a big fan of the 1994 hit movie "Forrest Gump," which starred Tom Hanks and was directed by Robert Zemeckis.

