

Medicare Planner

**What trusted, local doctors
want you to know before
making an enrollment decision**



 **PeakHealth**

Brought to you by:

 **WVU**Medicine

 **Health**
NETWORK

Better planning now can mean better Medicare for you.



Created in partnership with two of West Virginia's top health systems — **WVU Medicine** and **Marshall Health Network** — **Peak Advantage** is not like other Medicare plans, and that's a good thing. Doctors from WVU Medicine and Marshall Health Network help design our plans and make decisions about the care our members receive, which is something you won't find with other traditional insurance companies.

At **Peak Health**, we are more than just the name on a card. We are family and friends working to make healthcare in West Virginia better for all of our members. Our locally based team will work to help you understand your benefits and get access to personalized care.

This planner is designed to assist you in recognizing the pros and what your Medicare options are in order to make the smartest choice for **your** health and budget. As you learn more about Peak Advantage and your other options, we hope that you appreciate what makes Peak Health different and why we are excited to offer Peak Advantage to Medicare-eligible folks in West Virginia.

 **Peak**Health.

[Medicare.PeakHealth.org](https://www.Medicare.PeakHealth.org)



A Medicare Advantage plan makes your Medicare coverage stronger.

Many Medicare Advantage plans have a \$0 monthly plan premium.

- **With a Medicare Advantage HMO plan**, you need a referral from your primary care provider to see a specialist. Except in emergencies, you must use network providers.
- **With a Medicare Advantage PPO plan**, there are no referrals required. Plus, you have the freedom to seek care outside the plan's network.
- **Medicare Advantage plans** (sometimes called Medicare Part C) cover everything that Medicare Part A and Part B do — and often cover expenses that Part A and Part B don't.
- **These plans often include extra benefits** for prescription drugs, dental, vision, hearing, and fitness programs. Some even include a Flexible Spending Card to help cover medical copays or an over-the-counter (OTC) allowance to help pay for common drugstore items.

Are
\$0
plans too
good to be
true?



They are real! You can get an all-in-one Medicare Advantage plan for **\$0 per month**.

Here's how it works:

A private health plan offers you extended benefits and services beyond Medicare. But that cost may be covered by your Medicare Part B premium, so you might not have to pay any monthly plan premium. Some plans require a premium in addition to your Part B premium; \$0 plans do not.



Choose a Medicare plan that is right for you.

ORIGINAL MEDICARE:

Mind the gaps.

Medicare Part A is hospital coverage and Part B is medical coverage. Together, Part A and Part B are referred to as Original Medicare.

If you choose this option as your only insurance, you have to cover certain costs before Medicare pays anything. Then, Medicare covers about 80% of your medical costs. **You have to cover the rest.**

MEDICARE SUPPLEMENT PLANS:

Cover some gaps but still leave holes.

Medicare Supplements cover some of the out-of-pocket costs that Medicare doesn't, including your Part A and Part B deductibles.

But these plans **can be expensive**, and you'll also find a number of everyday health services that are simply not covered.



Original Medicare and Medicare Supplement plans may not cover:

PRESCRIPTION DRUGS

DENTAL

VISION

HEARING AIDS

Learn More
[Medicare.PeakHealth.org](https://www.Medicare.PeakHealth.org)



Some facts about Original Medicare vs. Medicare Advantage:

Original Medicare	vs.	Medicare Advantage
Medicare Parts A and B	Also known as	Medicare Part C
Federal government via the Centers for Medicare & Medicaid Services (CMS)	Who offers the coverage	Medicare-approved private insurance companies
<p>Original Medicare includes Part A and B</p> <p>Part A:</p> <ul style="list-style-type: none"> • Inpatient care in hospitals and nursing facilities • Hospice care and home healthcare <p>Part B:</p> <ul style="list-style-type: none"> • Doctor consultations • Outpatient hospital services • Durable medical equipment 	Coverage	<p>Medicare Advantage combines your hospital (Part A) and doctor visits (Part B) into one plan that often includes prescription drug coverage (Part D). These plans may also offer additional benefits that original Medicare does not cover, such as:</p> <ul style="list-style-type: none"> • Vision, hearing, and dental care • Credits for over-the-counter items • Flexible spending card • Fitness memberships • Disease management programs
<p>Part A is free for most people.</p> <p>CMS determines the standard monthly premium for Medicare Part B enrollees each year. Additionally, Medicare charges deductibles, copays, and coinsurance.</p>	Costs	<p>Each Medicare Advantage plan sets its own premium, with many offering a \$0 premium, in addition to your Part B premium.</p> <p>These plans may feature \$0 deductible, along with set copays for in-network care.</p>
<p>No. Typically, Part B covers about 80% of an individual's healthcare costs, leaving them to cover the remaining 20% out-of-pocket.</p>	Out-of-pocket expenses	<p>Yes. Medicare Advantage plans set an out-of-pocket max to help you predict how much you may have to pay for healthcare services each year. The limit varies per plan and is subject to change by CMS annually.</p>



It's not too soon to start your Medicare planning.



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— Brought to you by: —

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 **Health**
MARSHALL NETWORK

Peak Advantage is a Medicare Advantage PPO plan with a Medicare contract and is offered by Peak Health Insurance Corporation. Enrollment in Peak Advantage depends on contract renewal. Peak Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Peak Health does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Peak Health provides free aids and services to people with disabilities to communicate effectively with us and free language services to people whose primary language is not English. If you need these services, contact Peak Advantage Member Service at 1-855-962-7325.

Peak Health Insurance Corporation is licensed as an accident and sickness insurer in the State of West Virginia.

Peak Health, LLC is licensed as a Third-Party Administrator in the states of West Virginia, Pennsylvania, and Kentucky.

Have Questions? Contact Member Service at 1-855-962-7325.

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