

Health Matters

A Guide for Medicare-Eligible Retirees





Why am I receiving this booklet?

We have decided to offer SelectQuote Senior's insurance exchange. We are committed to helping you make smart choices. This guide provides tools and resources to help you explore today's new health plan options and the savings they can provide.

BE SMART *about your coverage*

You can now purchase coverage for Medicare Supplement, Medicare Advantage and Prescription Drug plans through SelectQuote Senior. Through their Medicare exchange, SelectQuote Senior helps you navigate the Medicare landscape and provides unbiased price comparisons from leading A-rated insurance carriers to deliver competitive rates on Medicare Coverage options. Healthcare can become a major expense during retirement. SelectQuote Senior can help you find the most suitable health plan for you.

NEW PLANS & savings are available.

Many plans are now available that offer competitive monthly premiums for Medicare Supplement Plans, Medicare Advantage Plans, and Prescription Drug coverage.

Transitioning to Your New Plan

WITH SELECTQUOTE SENIOR

1. Evaluate your health care needs and available options. Use the workbook on pages 7-10 to help guide you.
2. Call SelectQuote Senior today to speak with your personal licensed agent to learn more.
3. After your coverage begins with your new health carrier, your SelectQuote Senior customer care agent will be available to answer any questions you may have.

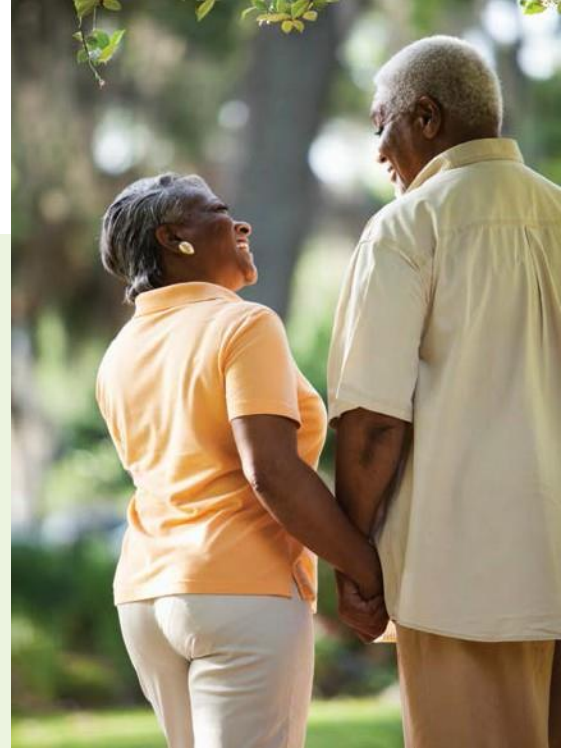


UNDERSTANDING

Medicare: *What is it?*

Before you look into a Medicare Supplement or Medicare Advantage plan, it's important to understand what Medicare covers and the costs you may incur when utilizing Medicare services. Simply stated, Medicare is a health insurance program offered by the federal government for:

- ◆ People 65 and older.
- ◆ People under 65 with certain disabilities.
- ◆ People of any age with End Stage Renal Disease (ESRD) requiring kidney dialysis or kidney transplant.



THE MANY PARTS OF MEDICARE:

Medicare Part A covers inpatient treatment in a variety of settings including hospitals, skilled nursing facilities, hospice, and other inpatient facilities. Medicare Part A includes a hospital inpatient deductible for each benefit period and coinsurance per day of each benefit period. Additional costs and limitations apply for hospital stays over 91 days or multiple hospital stays.

Medicare Part B is health insurance that covers doctor visits, exams, immunizations, checkups, and durable medical equipment. Like Part A, Medicare Part B involves out-of-pocket expenses including a monthly premium and an annual deductible; typically 20 percent of the total cost of your care after you meet the annual deductible. **

Medicare Part D is prescription drug coverage. These plans reduce your overall health care costs by lowering the cost of your prescriptions. Each plan can vary by cost and drug coverage.

* All deductibles and co-pays valid as of 2016.

Medicare Advantage plans, sometimes called "Part C" or "MA Plans," are offered by private, Medicare-approved companies. They provide all of your Part A and Part B coverage. Part D prescription drug coverage is sometimes included as well. Each plan can charge different out-of-pocket costs and have different rules for how you get services. Unlike Original Medicare, these plans protect you by capping your out-of-pocket expenses.

Medicare Supplement insurance, also called "Medigap," is a private policy designed to pay some or all of the health care costs that Medicare Parts A and B don't cover. It helps with expenses like co-payments, co-insurance and deductibles. Medicare Supplement plans can drastically reduce your financial liability, particularly during a prolonged hospitalization.

** In addition to the monthly premium associated with a Medicare Advantage Plan, or Medicare Supplement Plan and/or Prescription Drug Plan, you must continue to pay your Medicare Part B premium.

Your Medicare Coverage Choices

STEP 1: Decide how you want to get your coverage.

Medicare Parts A+B



Part A
**HOSPITAL
INSURANCE**



Part B
**MEDICAL
INSURANCE**

OR

Medicare Advantage Plan

(Like an HMO or PPO)



Part C
**HOSPITAL
INSURANCE**



**MEDICAL
INSURANCE**

STEP 2: Protect yourself with Supplemental Coverage



**MEDICARE SUPPLEMENT
INSURANCE POLICY**

STEP 2: Make sure you have drug coverage.

*plans include Part D
Prescription drug coverage.*



Part D
**PRESCRIPTION DRUG
COVERAGE**

STEP 3: Add Part D Prescription Drug Coverage.



Part D
**PRESCRIPTION DRUG
COVERAGE**

END

*Be sure to sign up for a Medicare Drug plan within 2 months to avoid penalties from a lapse in coverage.**

END

*Refer to Medicare.gov for further information



When it's time to select your health plan, think about how it will fit into your lifestyle.

Some things to consider:

◆ COVERAGE

Are the services you need covered?

◆ COST

How much are your premiums, deductibles, and other costs for things like doctor visits or hospital stays? What's the yearly limit for out-of-pocket costs?

◆ TRAVEL

Does the plan cover you in another state or outside the U.S.?

◆ CHOICE OF DOCTOR AND HOSPITAL

Do your doctors accept the coverage? If not, are the doctors you want to see accepting new patients? Do you have to select your hospital and health care providers from a network?

◆ PRESCRIPTION DRUGS

Do you need to join a Medicare drug plan? Will you pay a penalty if you join a plan later? What are your prescription drug costs and will they be covered?

◆ CONVENIENCE

Where are the doctors' offices? What are their hours? Which pharmacies can you use? Can you get your prescriptions by mail?

Need advice?

SELECTQUOTE SENIOR CAN HELP.

When you call SelectQuote Senior, your licensed agent will:



Your SelectQuote Senior licensed agent will help you find the most affordable plan that makes sense for your lifestyle and retirement vision. With help from SelectQuote Senior, you can ensure uninterrupted coverage and rest easy, knowing that you have a licensed agent on your side.



Medicare Advantage and Medicare Supplement **WORKBOOK**

To make the process as easy as possible, take a few minutes to fill out the following workbook. By organizing your needs, preferences, and personal information you can better understand what you need from a plan and get prepared to enroll in the best coverage for you.

STEP 1

PREPARE YOUR PERSONAL INFORMATION

When you call your SelectQuote Senior licensed agent, have your email, phone number and address handy. You will also need your Medicare ID Card.

STEP 2

WRITE DOWN YOUR PREFERRED PHYSICIANS & HOSPITALS

(If you spend significant time out-of-state, include your preferred hospitals there as well.)

Preferred Physicians:

Name: _____

Phone Number: _____

Name: _____

Phone Number: _____

Name: _____

Phone Number: _____

Name: _____

Phone Number: _____

Preferred Hospitals:

Name: _____

Address: _____

Phone Number: _____

Name: _____

Address: _____

Phone Number: _____

STEP

3

NOTE

YOUR EXPECTED
HEALTHCARE EXPENSES

Based on the previous year and what you know about your own health, how many of the following do you anticipate in the coming year?

Doctor visits: _____Hospital visits: _____

Emergency room visits: _____Surgeries: _____

Prescription Drugs:

Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	
Name of drug		Dose		Quantity	

STEP 4 **CONSIDER** YOUR PRIORITIES

Think about what's most important to you, and rank each of the following categories in terms of importance. (1 is least important and 5 is most important.) *If anything is missing from the list, add it in the "other features" space.*

The price of co-pays/co-insurance	1	2	3	4	5
The cost of your annual deductible	1	2	3	4	5
The cost of monthly premiums	1	2	3	4	5
The cost of prescription drugs	1	2	3	4	5
Coverage for specialized services	1	2	3	4	5
Coverage for specialized drugs	1	2	3	4	5
Retaining the same doctor or specialist	1	2	3	4	5
Coverage away from home/while traveling	1	2	3	4	5
Other features:	1	2	3	4	5

THERE IS ABSOLUTELY
no cost to have a

SELECTQUOTE SENIOR AGENT
Comparison Shop on Your Behalf

STEP 5 *THINK* ABOUT YOUR BUDGET

When you enroll in a Medicare Supplement or Medicare Advantage program, certain tradeoffs are possible.

- ◆ Medicare Supplement plans typically offer more comprehensive coverage, can have higher monthly premiums and may require fewer out-of-pocket expenses. These plans are designed to help people budget for their medical expenses and protect themselves from unforeseen catastrophic events. Supplement plans do not include prescription drug coverage, so you will need to add a Medicare Part D plan to your coverage.
- ◆ Medicare Advantage plans generally have lower monthly premiums. Some people prefer these plans because of the lower upfront costs and the protection of out-of-pocket maximums. These plans typically include prescription drug coverage.

STEP 6 *LET YOUR* SELECTQUOTE SENIOR LICENSED AGENT WALK YOU THROUGH THE ENROLLMENT PROCESS.

There is absolutely no cost to have a SelectQuote Senior agent comparison shop on your behalf. SelectQuote Senior agents are licensed agents who can answer your questions and help you make informed decisions. They will help you find a plan that meets your medical and financial needs.

Medicare can be confusing, but you're not alone.



Get a free quote and have your questions answered today.

Call 1-844-851-7657

Or visit www.garrettretiree.sqbenefits.com



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IRS Section 213(d) Qualified Medical Expenses

The Internal Revenue Service defines qualified medical care expenses within IRS Section 213(d). Medical care expenses are further defined as amounts paid for the diagnosis, cure, mitigation or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness.

The products and services listed below are examples of medical expenses eligible for payment under a Health Reimbursement Account. This list is not all inclusive; additional expenses may qualify, and the items listed below are subject to change in accordance with IRS regulations.

Eligible Expenses

DENTAL SERVICES

Crowns / Bridges
Dental X-Rays
Dentures
Exams / Teeth Cleaning
Extractions
Fillings
Gum Treatment
Oral Surgery
Orthodontia / Braces

INSURANCE RELATED ITEMS

Co-pay and Coinsurance Amounts
Deductibles
Pre-existing Condition Expenses
(medical)
Private Hospital Room Differential

LAB EXAMS/TESTS

Blood Tests
Cardiographs
Diagnostic Laboratory
Fees Metabolism
Tests Spinal Fluid
Tests Urine / Stool
Analyses X-Rays

MEDICATION

Insulin
Prescribed Vitamins
Prescribed Drugs

OVER-THE-COUNTER MEDICATION*

Over-the-counter medicines,
drugs, or dietary supplements for
a specific medical condition:
Allergy Medicine

*Antihistamines
Analgesics
Antacids
Anti-Diarrhea Medication
Aspirin
Calcium Supplements
Cold Medicine
Contact Lens Solution
Cough Drops
First Aid Cream (Bactine, special
diaper rash ointments, calamine
lotion, bug bite medication, wart
remover treatments)
Hemorrhoidal Medications
Laxatives (like Ex-Lax)
Menstrual Cycle Products
Motion Sickness Pills
Muscle / Joint Pain Relief (Ben-Gay,
Tiger Balm)
Nasal Sinus Spray
Nasal Sprays (for snoring)
Nicotine Gum / Patches
Pain Reliever
Pedialyte
Pills for persons who are
lactose intolerant
Reading Glasses
Retin A (non-cosmetic)
Rubbing Alcohol
Sinus Medications
Sleeping Aids
Smoking Cessation Products
Special Foods (cost difference
of common product)
Special Ointment / Cream for Sunburn
Throat Lozenges
Visine
Weight Loss Drugs (to treat
a specific Disease)*

Wound Care Products

PRACTITIONERS

Allergist
Chiropractor
Dermatologist
Homeopath
Naturopath
Osteopath
Physician
Psychiatrist
Psychologist

OTHER MEDICAL TREATMENTS / PROCEDURES

Acupuncture
Alcoholism (inpatient treatment)
Bio-feedback Therapy (in
medically necessary situations)
Reconstructive surgery
(if medically necessary due to
a congenital defect or accident)
Drug Addiction
Hearing Exams
Hospital Services
Patterning Exercises
Physical Examination
(not employment related)
Physical Therapy
Rolfing
Speech Therapy
Sterilization
Transplants (including
organ donor)
Vaccinations / Immunizations
Vasectomy and Vasectomy
Reversal
Weight Loss Program**
Well Baby Care



Eligible Expenses (Continued)

OTHER MEDICAL EQUIPMENT, SUPPLIES and SERVICES

Abdominal / Back Supports
Ambulance Services
Arches/Orthopedic Shoes
Counseling
Crutches
Guide Dog (for visually/hearing
impaired person)
Hearing Aids & Batteries
Hospital Bed
Learning Disability (special
school teacher)
Lead Paint Removal (if not
capital expense and incurred

for a child poisoned)
Medic Alert Bracelet or Necklace
Oxygen Equipment
Prescribed Medical and
Exercise equipment
Prosthesis
Splints / Casts
Support Hose (if medically
necessary)
Syringes
Transportation Expenses
(essential to medical care)
Tuition Fee at Special School
for Disabled Child
Weight Loss Drugs (to treat

a Specific disease)
Wheelchair
Wigs (hair loss due to disease)

VISION SERVICES

Artificial Eyes
Contact Lenses
Contact Lens Solution
Eye Examinations
Eyeglasses
Laser Eye Surgeries
Ophthalmologist
Optometrist
Prescribed Sunglasses
Radial Keratotomy / LASIK

Ineligible Expenses

The IRS does not allow the following expenses to be reimbursed under the Health Reimbursement Arrangement. Expenses to promote general health are not eligible expenses unless prescribed by a physician for a specific medical ailment. This list is not meant to be all-inclusive.

GENERAL

Baby-Sitting & Child Care
Canceled Appointment Fees
Contact Lens Insurance
Cosmetic Surgery/Procedures
Dancing/Exercise Programs
Discounts/Write-offs
Electrolysis
Exercise Equipment
Eyeglass Insurance
Fitness Programs
Hair Loss Medication
Hair Transplant
Health Club Dues

Illegal Operation or Treatment
Marriage Counseling
Massage Therapy**
Nutritional Supplements
Personal Trainer
Prescription Drug
Discount Program
Rogaine
Student Health Fee
Swimming Lessons
Teeth Whitening/Bleaching
Vision Discount Program Premiums
Vitamins (for general health)

OVER-THE-COUNTER MEDICATIONS

Cosmetics
Chapstick
Face Cream
Medicated Shampoos/Soaps
Moisturizers
One-A-Day Vitamins
Suntan Lotion
Toiletries
Toothbrushes
Toothpaste
Topical Creams

* *Over-the-counter medications are only covered when prescribed by your physician.*

** *Eligible only with Doctor's certification identifying the physical nature of the medical condition and length of treatment program. Massage therapy for the sole purpose of tension/stress relief does not qualify as an eligible expense.*



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