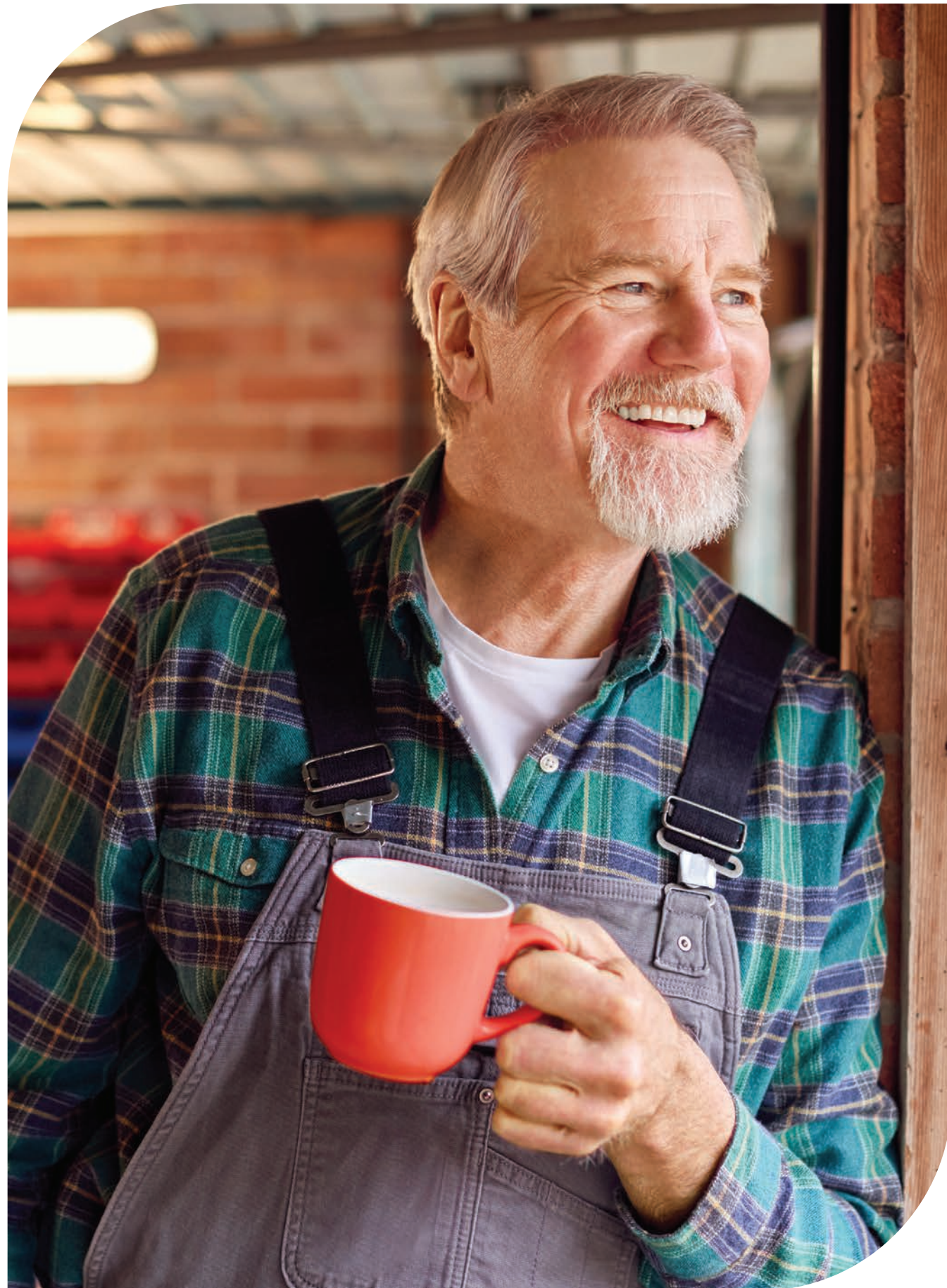


Quartz
Find your spark.

Introduction to Medicare





How do you prepare for Medicare?

Start with a trusted partner.

Soon, you'll be eligible for all the benefits of Medicare. It's an exciting time as well as an important time, since you'll need to start thinking about the type of plan that best fits your needs.

Quartz is here to help you navigate your Medicare options. We want you to have the best information so you can make the best decision. We're here to help you understand everything you need to know, from terminology to your enrollment timeline, so you can take advantage of the many benefits Medicare has to offer, including:

- A free annual wellness visit per calendar year
- A free cardiovascular screening every five years
- A free annual mammogram and flu shot
- Free screenings for diabetes, cervical, prostate, and colorectal cancers, and more

Not ready to retire yet?

There are still some things you'll need to do. Plus, Medicare gives you plan options that could be better than your employer coverage.

What is Medicare?

Medicare is Federal Government-offered health insurance for people 65 and older, or for those who have been receiving Social Security disability for at least two years. There are four parts of Medicare, with each one providing a different type of coverage. We'll explore all of them below.



Original Medicare (Parts A and B)

Original Medicare is provided through the Federal Government and is made up of two parts:

- **Medicare Part A** covers hospital stays, including inpatient care, skilled nursing care, and hospice. There's no monthly premium, but you might have to pay a deductible.
- **Medicare Part B** covers doctor visits, urgent care, home health services and more. There is a monthly premium, which is usually deducted directly from your Social Security check. There may also be other costs, such as deductibles or copays. There is also no maximum yearly limit to your out-of-pocket expenses.



Things to keep in mind:

- Many people find that Original Medicare may not be enough.
- Original Medicare does not include prescription drug coverage.

Medicare Advantage plans (Part C)

These plans are offered by private health insurance companies such as Quartz.

- Medicare Advantage offers everything Original Medicare does, plus additional coverage and many extra benefits.
- Prescription drug coverage is included in many Medicare Advantage plans.



Things to keep in mind:

- You must be enrolled in Original Medicare before you can sign up for a Medicare Advantage plan.
- In addition to your Part B premium, you may have to pay an additional monthly premium, although some of our plans have a \$0 monthly premium.

Prescription Drug plans (Part D)

These plans are provided by private health insurance companies, like Quartz, and focus exclusively on prescription drug coverage.

- Prescription drug plans cover many commonly used brand-name and generic drugs.
- Copays can vary depending on the plan and drug usage.



Things to keep in mind:

- You pay a monthly premium.
- It may be included in Medicare Advantage plans or available as a stand-alone plan.

Medicare Supplement plans

Medicare Supplement plans are offered by private health insurance companies, like Quartz. Supplement plans are also called Medigap plans because they help cover the costs, or "gaps," that Original Medicare does not.

- Medicare Supplement plans cover the same benefits as Original Medicare (Parts A and B).
- Original Medicare covers 80% of covered doctor and hospital visits, and Medicare Supplement plans cover the extra 20%, plus the Part A deductible.



Things to keep in mind:

- You pay a monthly premium in addition to your monthly Part B premium.
- Plans do not include prescription coverage.
- These plans typically do not cover the same level of additional benefits (such as hearing and vision) that Medicare Advantage plans offer.

Choosing the right Medicare plan for your needs.

There are lots of things to think about when choosing a Medicare plan. Here are some important factors to consider before you enroll.

	Original Medicare	Medicare Advantage	Medicare Supplement	Prescription Drug Plan (Part D)
Expected expenses Do you have a medical condition that requires extensive care and/or lab work? Wear eyeglasses or hearing aids? Expect a hospital stay?	May have to pay hundreds or even thousands in out-of-pocket costs.	Offers the most comprehensive coverage. Could include vision and hearing.	Pays out-of-pocket costs that Original Medicare doesn't cover.	Covers prescription drug costs.
Monthly premiums What is more important to you: low monthly premiums or lower total out-of-pocket costs?	Low premiums but only limited coverage.	Monthly premiums vary (some plans as low as \$0).	Higher premiums than Medicare Advantage plans but lower out-of-pocket costs.	Low monthly premiums and the possibility for financial aid based on income.
Prescription drugs Do you take prescription drugs, or do you expect to need prescription drugs in the near future?	Not covered.	Plans often include prescription drug coverage.	Not covered.	Covers prescription drug costs.
Dental and vision coverage Do you wear glasses or have vision concerns? Do you anticipate dental care beyond preventive cleaning?	Does NOT cover routine dental, vision, and other extra benefits.	Most plans cover routine dental and vision, which may include extra coverage.	Does NOT cover routine dental, vision, and other extra benefits.	Covers prescription drug costs.
Travel plans Do you plan on traveling in the U.S.? Outside of the U.S.?	Does NOT cover expenses incurred OUTSIDE the U.S.	Covers hospital and urgent care outside the U.S. Check plan for travel coverage within the U.S.	May offer hospital and urgent care outside the U.S. Check plan for coverage.	Covers prescription drug costs in the U.S.

Are you enrolled in Medicaid?

You may be eligible to enroll in a Quartz Medicare Advantage Dual Eligible with Rx plan. It lets you keep all your current Medicaid benefits and get valuable new ones — at no extra cost. To see if you're eligible, **contact a local Quartz Medicare expert at (888) 565-0345 (TTY: 711)** Monday – Friday, 8 a.m. – 8 p.m. Oct. 15 – Dec. 7, seven days a week, 8 a.m. – 8 p.m.

Your Medicare timeline.

Follow this timeline to stay on top of what you need to do and when.



Get educated

- Start learning about how Medicare works.
- If you plan on working past 65, talk to your employer about your options.
- Explore your different Medicare options based on the coverage you need (see page 7).
- Attend a Quartz seminar or talk to a local Quartz Medicare expert.

Enroll early

- You can enroll in Original Medicare and Medicare Advantage plans three months before the month that you turn 65 (see page 8).
- Enrolling early will ensure you're covered from the first day of your 65th birthday month.

Enjoy the benefits of Medicare

- You can start receiving your Medicare benefits if you've already enrolled.
- If you haven't enrolled, time is running out.

It's deadline time!

- Your Initial Enrollment Period ends at the end of this month.
- At the very least, you probably need to enroll in Part B to avoid penalties.

You don't have to keep your plan for life.

There are several opportunities for you to change your plan if your life circumstances change or you're simply unhappy with your coverage.

- During Medicare's Annual Enrollment Period every late fall
- During the Open Enrollment Period (for Medicare Advantage plans)
- If you choose a Medicare Supplement plan and don't enroll at initial eligibility, you may be subject to underwriting

What if I'm not quite ready to retire?

If you plan on working past 65, you'll need to take a few additional steps. A Medicare plan could provide you with additional benefits or lower costs, so make sure you explore all your coverage options.

If you DO want to keep employer coverage:

- Enroll in Part A as soon as you're eligible (starting three months before your 65th birthday).
- If the employer has less than 20 employees, you may need to enroll in Part B to avoid penalties.
- Ask the employer if their plan's prescription drug coverage is as good as a Medicare plan. If not, enroll in a Part D plan to avoid penalties.
- Compare the total of your new monthly premiums and coverage to a Medicare Advantage plan to see which offers a better value (a Quartz Medicare expert can help with this).

If you DO NOT want to keep your employer coverage:

- Talk to the employer about options or plans available to employees aged 65 and older.
- Enroll in Original Medicare (Parts A and B) when you are eligible.
- Decide if you want to enroll in a Medicare Advantage or Medicare Supplement plan.
- If you have prescriptions, sign up for a Part D plan (if you enroll in a Medicare Advantage plan, it may be included). If you don't enroll in Part D when you're first eligible for Medicare, you may incur future penalties.

If your current health insurance was purchased through the marketplace:

- If you have health insurance from the health insurance marketplace and not from an employer, you'll need to enroll in Medicare Part A and Part B when you're eligible at age 65. You do not need to drop your marketplace insurance to enroll in Medicare, but most people do. For those who qualify for premium-free Medicare Part A, your marketplace insurance premium subsidies end after you're eligible for Part A at age 65.

Do you have another type of insurance?

- If you have insurance through a union, military service, long-term disability, or any other type of insurance not listed here, you can still benefit from a Medicare plan. Talk to a Quartz Medicare expert to learn how Medicare can work for your unique situation.



Talk to a local Medicare expert
(888) 565-0345 (TTY: 711).

Monday – Friday, 8 a.m. – 8 p.m. Oct. 15 – Dec. 7, seven days a week, 8 a.m. – 8 p.m.

A few tips to help you choose a Medicare plan.

- ✓ **Make a list** of your current doctors, hospitals, and other services so you can easily check to see if they are in a plan's provider network.
- ✓ **Review your list** of prescription drugs and dosages to see if they are covered and what your copay would be.
- ✓ **Look at total costs** – this includes the monthly premium and also your out-of-pocket expenses, like deductibles and copays.
- ✓ **Check for plan extras** that give you extra value. This includes benefits like hearing aids and eyeglasses, dental coverage, and more.
- ✓ **Compare Star Ratings** from Medicare. Every year, Medicare evaluates plans based on several factors, including member satisfaction, customer service, and more.
- ✓ **Ask yourself these five questions before choosing a Medicare plan:**
 1. Do I need coverage for prescriptions?
 2. Do I want coverage for dental, vision, or hearing?
 3. How many health care services do I expect to use in the coming year?
 4. Do I need health care coverage away from home?
 5. Are my doctors in-network?
- ✓ **Get local, trusted help from a Quartz Medicare expert.** We're always ready to answer questions and help you explore your options.

You may be eligible for financial assistance.

There are programs available to help people who meet specific income and resource requirements. To see if you qualify, call Medicare anytime at **(800) 633-4227** | TTY: (877) 486-2048.

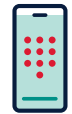
How do I enroll in Medicare?

You'll be eligible to enroll in Medicare three months before you turn 65.

To enroll in Original Medicare:

If you're going to collect Social Security retirement benefits when you turn 65, you'll probably be automatically enrolled in Part A and likely Part B.

There are two ways to find out if you're automatically enrolled or need to enroll:



Call **(800) 772-1213** | TTY: **(800) 325-0778** Mon. – Fri, 8 a.m. – 7 p.m.



Visit **SocialSecurity.gov**

To enroll in a Medicare Advantage, Medigap or Part D Plan:

Contact a private health insurance company, such as Quartz, to enjoy benefits that go beyond Original Medicare.

How to speak Medicare.

When looking at different Medicare plans, you'll see some frequently used words to describe different parts of plans. Here's what they mean:

Premium – The monthly amount you pay for your Medicare plan.

Out-of-pocket costs – What you pay for health care services, in addition to your monthly premium.

Copay – The fixed amount you pay for certain services.

Coinsurance – The fixed percentage that you pay for health care services.

Deductible – The amount you pay before your insurance coverage kicks in.

Formulary – The list of prescription drugs covered by your Medicare plan.

Tiers – The different levels of prescription drug coverage. Various prescription drugs are placed at different tiers, representing varying costs or copays.

Provider network – The doctors, hospitals, and other service providers that are covered by a particular Medicare plan. Some insurance plans will pay for out-of-network services but at a higher share of the cost. Other plans will not pay for any costs incurred outside of the provider network.

Ready to get started? We're ready to help.

Talk to a local Quartz Medicare expert if you would like to know more about Quartz Medicare Advantage or Medicare Supplement plans. There is no cost or obligation to enroll.



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(888) 565-0345 (TTY: 711)

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Attend a Quartz
Medicare Advantage
seminar

Find a free seminar near you
at a time that's convenient at
[QuartzMedicare.com/Ready](https://www.QuartzMedicare.com/Ready)





Still have questions about Medicare? Quartz has your answers.

A Quartz Medicare expert will make learning
about Medicare straightforward.

Call (888) 565-0345 (TTY: 711)

Monday – Friday, 8 a.m. – 8 p.m.

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[QuartzMedicare.com/Ready](https://www.QuartzMedicare.com/Ready)

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Quartz Medicare Advantage (HMO) is an HMO plan with a Medicare contract. Quartz Medicare Advantage Dual Eligible with Rx is a D-SNP HMO plan that has a contract with Medicare and with a State Medicaid program. Enrollment in these plans depends on contract renewal. For accommodation of persons with special needs at meetings, call (800) 394-5566 (TTY: 711). Other pharmacies/physicians/providers are available in our network.

Quartz Medicare Advantage (HMO) is offered by Quartz Health Plan Corporation and Quartz Health Plan MN Corporation (Quartz). Quartz Medicare Supplement is offered by Quartz Health Plan Corporation, and Quartz Medicare Select is offered by Quartz Health Benefit Plans Corporation (Quartz). All are separate legal entities. ©2023 Quartz Health Solutions, Inc. Quartz complies with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex.

Spanish – ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de ayuda con el idioma. Llame al (800) 362-3310 (TTY: 711).

Hmong – LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau (800) 362-3310 (TTY: 711).