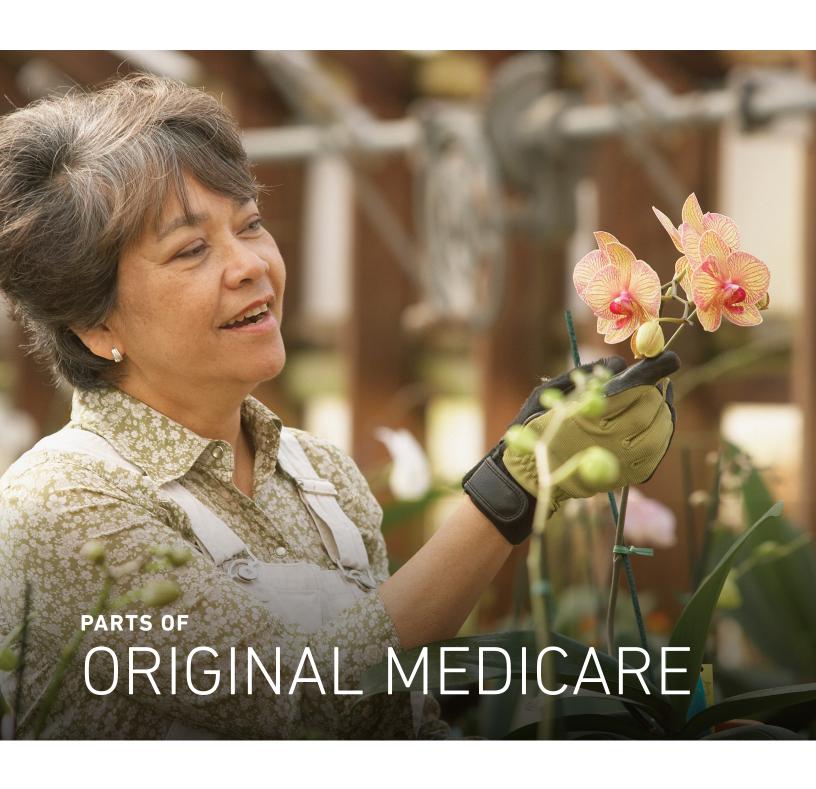


IF YOU'RE OVER 60, chances are you're starting to think about retirement. And that means you may also be thinking about Medicare. So here's some good news:

As a current Blue Cross and Blue Shield of Louisiana member, your transition to Medicare can be simple and worry-free.

This booklet can be your starting point for understanding the basics of Medicare and some of your broad options for getting the right coverage to fit your unique needs.

Like we said, we're not rushing you. But knowing the basics will help you be better prepared when the time is right. And when that time comes, we'll be here with the Medicare solutions that fit your needs.



Original Medicare consists of Part A and Part B.



Part A is hospital coverage.

Part A helps cover your inpatient care in hospitals, including critical access hospitals and long-term care hospitals. Most people automatically get Part A without having to pay a monthly premium.



Part B is medical coverage.

Part B helps cover medical services like doctors' services and outpatient care when they are medically necessary. Most Medicare beneficiaries pay a monthly premium for Part B coverage.

! MEDICARE PART B LATE ENROLLMENT PENALTY!

You have a limited time to enroll in Medicare Part B when you retire or you may have to pay a late enrollment payment.

FOR INFO ON WHEN TO ENROLL, SEE PAGES 12 & 13.

UP NEXT: What are the other parts of Medicare?





Part C is also known as Medicare Advantage.

Part C coverage is provided by Medicare Advantage plans and includes all of Part A and Part B coverage, as well as extra benefits. For some plans, you pay a monthly premium.



Part Dis prescription drug coverage.

Part D coverage is designed to help lower your prescription drug costs.

Part D coverage is available in standalone plans or may be included with a Medicare Advantage plan.

! MEDICARE PART D LATE ENROLLMENT PENALTY!

You have a limited time to enroll in Medicare Part D when you retire. If you enroll later, you may have to pay a late enrollment penalty.

FOR INFO ON WHEN TO ENROLL. SEE PAGES 12 & 13.

UP NEXT: Why you may need more than Original Medicare.







Original Medicare covers only about **80 percent** of your medical and hospital expenses.

You are responsible for paying the other 20 percent of your medical and hospital costs—and 100 percent of your prescription drug costs.

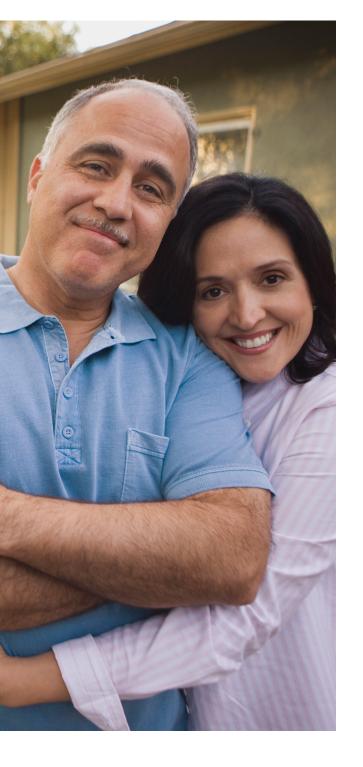
Original Medicare was not designed to cover all of your healthcare expenses, and does not have an out-of-pocket maximum leaving you exposed to unlimited expenses. And Original Medicare **does not** include prescription drug coverage.

Blue Cross and Blue Shield of Louisiana offers both Medicare Advantage and Medicare Supplement insurance plan options to provide the additional coverage you may need.

FOR MOST PEOPLE, ORIGINAL MEDICARE ALONE IS NOT ENOUGH.



UP NEXT: So how do you get the additional coverage you need?



HOW CAN YOU GET THE ADDITIONAL COVERAGE YOU NEED?

You could choose a Medicare Advantage plan.

Medicare Advantage organizations have a contract with the federal government to provide all of your Medicare benefits in one simple plan, including additional coverage you may need.

WHEN YOU JOIN a Medicare Advantage plan, you are still in Medicare, although you won't have to use your Medicare card to obtain services.

Your plan will provide all of your Part A (hospital) and Part B (medical) coverage and coverage for other medically necessary services.

Many Medicare Advantage (Part C) plans include your Medicare Part D prescription drug coverage as well as additional benefits.

Because much of the cost of these programs is covered through the government contract, premiums are generally lower than what you might pay for a Medicare Supplement insurance plan or other private health plan. And, unlike Original Medicare, Medicare Advantage plans have an out-of-pocket maximum, so you're protected from unlimited out-of-pocket expenses.

You can purchase a Medicare Advantage plan with prescription drug coverage from Blue Cross and Blue Shield of Louisiana.

UP NEXT: Another option for additional coverage.

OR...

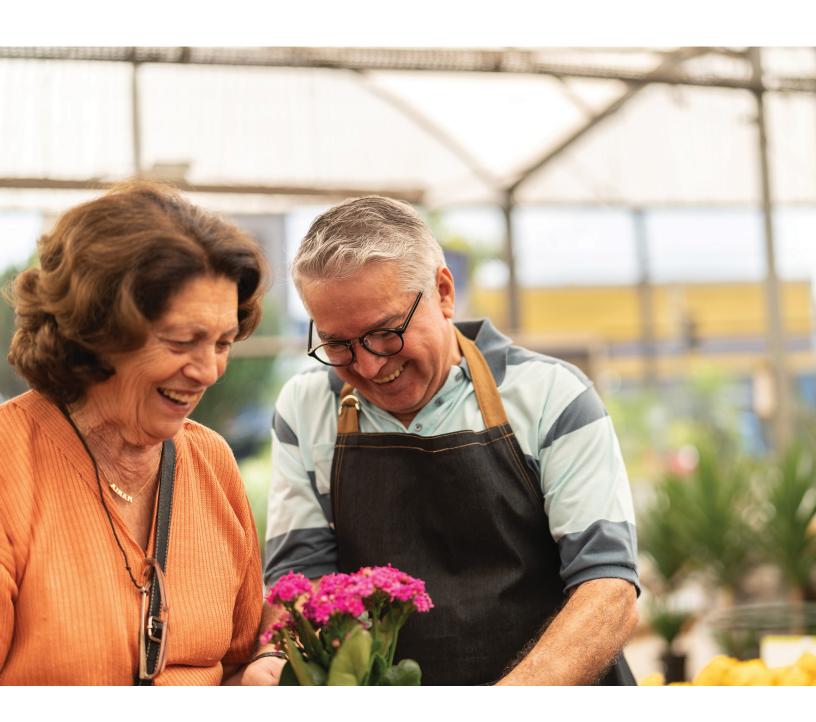
you could choose a Medicare Supplement insurance plan.

REMEMBER: Original Medicare covers only about 80% of your Medicare-eligible medical and hospital expenses. YOU are responsible for the other 20%.

A Medicare Supplement insurance plan is designed to help fill the coverage gaps in Original Medicare by paying for all or some of your out-of-pockets costs. Plus, these plans are generally accepted by ANY doctor who accepts Medicare.

However, Medicare Supplement insurance plans do not include prescription drug coverage and may or may not offer out-of-pocket maximums.

Blue Cross and Blue Shield of Louisiana offers affordable Medicare Supplement insurance plan options to fit a variety of needs and budgets.



UP NEXT: New-to-Medicare enrollment periods.

Initial Medicare Enrollment Period for those retiring at 65.

If you're retiring at age 65, your Initial Enrollment Period for Medicare Parts A, B, C and D is a **7-month period** that includes:

- The 3 months before your 65th birthday month
- · Your birthday month
- The 3 months after your birthday month



During your Initial Enrollment Period, you should:

- First enroll in both Part A and Part B
- Choose Medicare Part C (Medicare Advantage)
 and Part D prescription drug coverage



If you do not enroll in Medicare Part B and Part D when you first become eligible for this coverage, you may have to pay a penalty if you enroll for these benefits later.

Special Medicare Enrollment Period for those retiring AFTER 65.

If you're planning to retire AFTER age 65, you'll have a Special Enrollment Period for enrolling in Medicare without penalty.

Here's what you need to know:

- You should still **enroll in Medicare Part A when you turn 65**—even if you continue working. That's because if you or your spouse paid Medicare taxes for at least 10 years while working, then you won't have to pay a premium for Part A. And it can serve as secondary insurance, which may cover things your primary insurance does not.
- If your company has more than 20 employees and you are covered by your employer's health plan, you can delay Part B enrollment until retirement. You'll have a Special Enrollment Period of 8 months following your retirement to enroll in Part B without a late enrollment penalty.
- If your company has fewer than 20 employees, your employer may require you to enroll in Medicare Part A and Part B at age 65.

 Medicare would then become your primary coverage provider.
- If you want Medicare Part C (Medicare Advantage) and/or Part D prescription drug coverage, you should choose those options during your Special Enrollment Period.

UP NEXT: Three things to consider when choosing a Medicare plan.

THREE THINGS TO CONSIDER WHEN THINKING ABOUT YOUR MEDICARE OPTIONS

Choosing the right Medicare plan can be easier than you think— if you know what to look for.



Does the plan have a strong provider network of local doctors and hospitals?

Before you enroll in a plan, check to see if the plan's network includes the doctors you'd like to see, as well as your preferred local hospitals.

Louisiana Blue offers an extensive, statewide network of providers and hospitals. Your current doctor may already be a participating network provider.



Does the plan cover your prescription drugs?

Just because a plan offers prescription drug coverage, that doesn't mean your specific drugs are covered. Be sure to check the prescription drug formulary of the plans you're considering to see if your drugs are covered and to find out how much they'll cost. Also check to see if the prescription coverage is accepted at your local pharmacies and if the plan offers a mail-order prescription option.

With Louisiana Blue, you'll have prescription coverage at in-network pharmacies in your area. You can even have your prescriptions delivered right to your door.



Does the plan offer coverage you can count on?

Remember that a plan's value is about much more than just monthly premiums. Be sure the plan you are considering includes expert customer service that you can trust, plus has a strong reputation for quality services. Healthcare can be confusing, which is why it is important to choose a plan from a company that is easy to do business with and provides expert guidance every step of the way.

With Louisiana Blue, you get all of this plus the peace of mind that comes with coverage from a local company that serves the community you call home. Louisiana Blue is committed to improving the health and lives of all Louisianians—and has been doing so for 90 years. Now that is coverage you can count on!

When you're ready to retire, you'll find plenty of reasons to stay Blue.

You're a valued Louisiana Blue member. Let's keep it that way. Blue Cross and Blue Shield of Louisiana can provide the Medicare coverage you need. And it will be our privilege to continue serving you.

Medicare Advantage plans

A Blue adVantage (HMO) | Blue adVantage (PPO) plan from Louisiana Blue bundles your Medicare benefits and adds exceptional value, while keeping your out-of-pocket costs low. Below are some plan features you can expect in 2025:

- \$0 monthly plan premium options
- \$0 copay for in-network primary care provider visits (in office and online)
- \$0 in-network medical deductible, so your costs are covered from day one
- \$684-\$840 Part B Giveback statewide plan option—get \$57-\$70 back into your Social Security check each month depending on where you live
- Up to \$1,920 Flex Card to pay for prescription hearing aids, eyewear and over-the-counter items—benefit restrictions/maximums apply
- Dental benefits including two dental cleanings and two exams per year covered at no cost
- Vision benefits with freedom to choose from hundreds of participating providers and retailers
- Prescription drug options that cover you from your first dollar of expense—no deductible
- Coverage for MANY Tier 1 preferred generics, which likely includes the drugs you take
- No-cost fitness benefit

Medicare Supplement insurance plans

Our affordable BlueChoice 65 and BlueChoice 65 Select insurance plans protect you from many of the costs that Medicare alone doesn't cover. We even have plans that include dental benefits. But that's not all. You'll also have:

- Freedom to keep your doctor
- Flexibility to choose any doctor or hospital that accepts Medicare throughout the state and the United States
- Affordable, predictable plan premiums
- A range of options to fit any budget

















