



Choosing the Medicare plan that's right for you

Look for plans with Novant Health doctors.

Navigating Medicare can be confusing. The first thing you need to know is you want a partner who can help with your healthcare journey. At Novant Health, we make it easy to get the care you need when you need it.

That's why it's important to look for an in-network Novant Health doctor when signing up for Medicare. With Novant Health, you'll find convenient care that fits your needs and budget. Plus, you'll have someone who truly cares about you.

When enrolling in Medicare coverage, choose a plan with in-network access to Novant Health care. Here are some of our convenient options:

- Convenient locations
- Same-day appointments
- Video and e-visits
- Free online health management tools

What is Medicare?

Medicare is federal health insurance. It's available for people 65 and older and some younger people with disabilities, end-stage renal disease or ALS. You can learn more about your eligibility at **Medicare.gov**.

What are my Medicare plan options?

It's important to understand your options, benefits and costs if you qualify for Medicare. You can sign up for Medicare during certain times of the year. When you do sign up, you choose how you get your coverage.

There are two main ways to get Medicare.

1. Original Medicare includes Part A (hospital insurance) and Part B (medical insurance). You can go to any doctor or hospital that takes Medicare in the U.S. You can also buy supplemental coverage to help pay for out-of-pocket costs. This extra coverage helps pay out-of-pocket costs. You can also join a separate Medicare drug plan to get Medicare drug coverage (Part D).
2. Medicare Advantage is also known as Medicare Part C. This combines hospital and medical coverage. It may also include prescription drug coverage, with extra benefits. Private insurance companies offer these plans and must follow rules set by Medicare. In most cases, you'll get your care and services from doctors, other healthcare providers or hospitals in the plan's network. However, you have the flexibility to seek care out of network. But that care is usually for a higher copay.

Visit **Medicare.gov** to learn if you qualify for Medicare and how to get started.

Why enroll in a Medicare Advantage plan?

A Medicare Advantage plan provides all the Part A and Part B benefits of Original Medicare, plus additional benefits. Most Medicare Advantage plans have a \$0 monthly premium. This plan includes coverage for dental, vision, hearing and much more. Part D prescription drug benefits are also included, so there's no need to pay for a separate prescription drug plan.

Will I get to visit Novant Health doctors and hospitals?

Novant Health accepts Original Medicare at all locations. Find an updated list of Medicare Advantage plans that Novant Health participates in at **NovantHealth.org/Medicare**.*

*Not all plans are offered in all regions.

Disclaimer: Novant Health has made every effort to provide accurate information as of October 2024. Visit Medicare.gov or call 800-633-4227 to learn more about the latest changes for Medicare.

Who can help me select the right plan?

The State Health Insurance Assistance Program (SHIP) can help. It provides local, in-depth and objective insurance counseling and helps Medicare-eligible individuals, their families and caregivers.

Visit **ShipHelp.org** or call **877-839-2675** to find trained people in your community who can help you select a plan and enroll. It's free. Most of these groups are available to meet in-person.

What else should I know before I enroll in a plan?

Medicare Advantage

You must first enroll in Medicare Parts A and B if you choose to be covered by a Medicare Advantage plan.

Your out-of-pocket costs

What you pay for insurance depends on the plan you choose. Most Medicare Advantage plans have a \$0 monthly premium and include coverage for dental, vision, hearing and much more.

Doctors included in your plan

Not all Medicare Advantage plans cover your preferred doctors, specialists and hospitals. It's important to choose a plan with in-network access to Novant Health doctors, hospitals and facilities.

What dates do I need to know?

Oct. 15, 2024

Annual enrollment period begins.

Dec. 7, 2024

Annual enrollment period ends.

Jan. 1, 2025

Plans selected during annual enrollment period begin.

For a full list of Medicare enrollment periods, visit **Medicare.gov**.

Questions?

Visit **Medicare.gov** to help you better navigate Medicare and your plan options, benefits, copays and out-of-pocket costs.

Where can I learn more?

- Visit **NovantHealth.org/Medicare** to learn more about Medicare Advantage plans in which Novant Health participates.
- Visit **Medicare.gov** or call **800-633-4227** for the most up-to-date resources.

