

Healthy 65 Guidebook



for Southern Nevadans

Your local guide to getting
the **BEST CARE** when you're
going onto Medicare.



formerly HealthCare Partners Nevada





**Keep this guidebook handy as you
move toward Medicare.**

Questions? Call us or go online.

702-660-0158

Monday – Friday, 8 a.m. to 5 p.m.

myGenExperts.com

 **Intermountain
Healthcare**

formerly HealthCare Partners Nevada

 **mygeneration**
SENIOR CLINICS

Bringing the best in healthcare together, for you.

Dear Neighbor,

At **Intermountain Healthcare** your health and overall well-being are our top priorities. It's why we offer exclusive, specialized primary care with **myGeneration Clinics**.

Now that you're turning 65, you need to have the right coverage so you can get the very **best care for your needs**. That's why we're sharing this guidance on choosing a Medicare plan. You'll find information about your Medicare options, important enrollment details and tips on how to pick a plan with comprehensive benefits and the specialized care you deserve.

*"myGeneration patients enjoy peace of mind having a
care team that knows them and their health."*

We're dedicated to helping our communities, and helping YOU feel your best. With our doctors, providers and care teams, we deliver a better patient experience and better health outcomes. Become a myGeneration patient and you'll see the difference, too.

Take care,



Ama Brobbey, MD

Chief Medical Officer — Nevada

Intermountain Healthcare

myGeneration Clinics



Choosing the right primary care doctor is key to getting the most out of Medicare.

Our providers at **myGeneration Clinics** understand that as we age, our health needs change. You need a primary care provider and care team that specializes in every aspect of your care, knows your needs will evolve and gives you support that goes beyond your appointment. Be sure the Medicare plan you choose gives you access to this level of care.



Intermountain Healthcare Providers

myGeneration Clinics are staffed by providers from Intermountain Healthcare — ranked among the top 5 health systems in the U.S. for quality, cost and innovation. You can count on best-in-class care for individuals age 65-plus.



Dedicated Personal Support

We get to know you and your health. You'll have a designated care team that sees you as a patient, and a person — providing the right care at the right time.



Complete Care Management

We make sure every part of your healthcare is connected. A dedicated registered nurse follows up on your care to answer questions, help with prescriptions and more — you'll have what you need to feel your best.



More Resources To Make Life Easier

You deserve VIP services like expedited specialist referrals, help with insurance and paperwork, transportation coordination and more — all at no additional cost.

It's easy to see the benefits of myGeneration Clinics:



Exclusive, specialized care for people 65+

- Twice the average time with your doctor
- Personalized care team to make sure your needs are met
- 30+ convenient locations so care is close to home
- Clean, bright facilities, friendly staff and on-site primary care services



Medicare Advantage plan experts

- Help understanding and coordinating your coverage
- Maximize your Medicare Advantage benefits
- Dedicated referral team to expedite specialist requests



Specialized services at no additional cost

- Care management support from a registered nurse
- Behavioral health services
- Nutrition assistance*
- Telehealth services and 24/7/365 Patient Access Line
- Transportation coordination — and more!



Now let's see how to pick a Medicare plan that gets you the best care ...

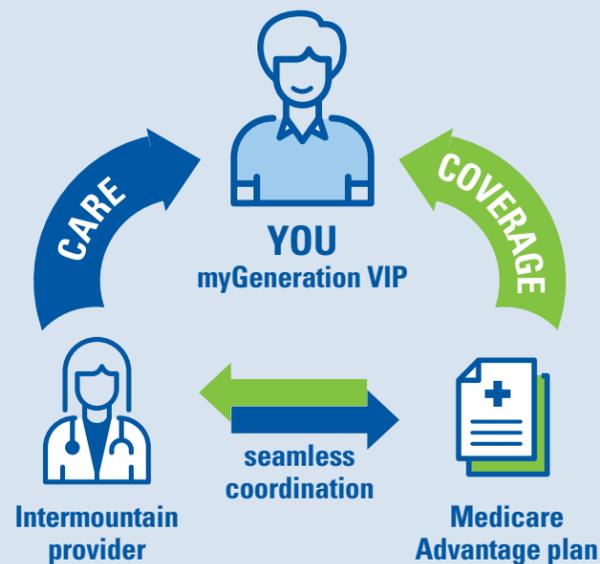
Partnering with top Medicare Advantage plans to provide exclusive, specialized 65+ care.

Turning 65 and transitioning to Medicare is an exciting milestone! It only happens once and it may be the first time you've had a choice of health plan options. You need to make the right choice for you, your health and your budget — and be sure you have access to the best care in southern Nevada.

We work hand in hand with Medicare Advantage.

myGeneration Clinics specialize in caring for Medicare Advantage patients so we can provide services that go beyond your appointments and make a real difference in your health.

And with 30+ locations, telehealth services and same-day access for urgent needs, it's never been easier for Medicare Advantage members to get VIP care, convenience and service at no additional cost!



Accepting Medicare Advantage plans from:
SelectHealth ◦ **Humana** ◦ **UnitedHealthcare**[†]

We're here for you! Call **702-660-0158** to talk with a myGeneration Clinics representative to see how you can get more personalized attention, savings and peace of mind. *There's no pressure, no obligation.*

Your VIP Medicare Checklist

Getting the VIP care you deserve — and maximizing your Medicare benefits — is easier when you plan ahead. This simple checklist will help you prepare for enrollment. Check (✓) each box as you go through the list. Like this checklist? Visit [myGenExperts.com](https://www.myGenExperts.com) for more resources and information.

9+ MONTHS BEFORE 65

- Review your Social Security statement to be sure that all your information is correct. The wrong information, especially about income, could affect your benefits.
- Talk with the HR department at your current (or former) job about claiming retiree benefits. Meet with a financial advisor to go over your pension or 401(k) plan.
- Visit [myGenExperts.com](https://www.myGenExperts.com) to learn more about the advantages of myGeneration Clinics from Intermountain Healthcare — providing specialized care exclusively for people on Medicare.

8-6 MONTHS BEFORE 65

- Take a little time to understand Medicare: what it covers; Parts A, B, C and D; and eligibility time frames. [myGenExperts.com](https://www.myGenExperts.com) has resources that can help.
- If you haven't done so, attend an online **Medicare 101 Webinar**. Register today at [myGenExperts.com](https://www.myGenExperts.com) where you'll find convenient dates and times.

5-4 MONTHS BEFORE 65

- Confirm your eligibility for Medicare benefits by contacting the Social Security Administration at [ssa.gov](https://www.ssa.gov) or 1-800-772-1213 (TTY: 1-800-325-0778).
- Call **702-660-0158** to talk with a myGeneration representative. We'll find a provider close to you, and connect you to a licensed Medicare agent to help pick the right plan for you.

3-0 MONTHS BEFORE 65

- Enroll in Medicare Parts A and B by contacting the Social Security Administration at [ssa.gov](https://www.ssa.gov) or 1-800-772-1213 (TTY: 1-800-325-0778). Then pick a Medicare Advantage plan with access to myGeneration Clinics.
- Become a myGeneration patient!** Start enjoying VIP primary care **up to 3 months before** you turn 65. Call **702-660-0158** to schedule your first appointment and be sure you're getting the best care when you're on Medicare.

There are 3 kinds of Medicare coverage — the costs and benefits are very different.



OPTION 1: Medicare Advantage plans

The popular **Medicare Advantage (Medicare Part C)** is an all-in-one, private insurance solution offering affordable monthly premiums. You'll still have all the benefits of Original Medicare, plus coverage to fill the gaps and **prescription drug benefits**. Many Medicare Advantage plans also include additional benefits — like dental, vision, hearing, transportation, even fitness.

THE BEST NEWS:

With a Medicare Advantage plan from **SelectHealth, Humana** or **UnitedHealthcare** you get access to exclusive VIP care and services only found at myGeneration Clinics — for as low as \$0 a month!



OPTION 2: Original Medicare (from the federal government)

Medicare Part A helps cover inpatient hospital and nursing home care, home healthcare, skilled nursing facility care and hospice. **Medicare Part B** helps pay the cost of healthcare providers, medically necessary services and supplies and durable medical equipment. Medicare charges a monthly premium for Part B, and **you'll have deductibles and coinsurance costs** to cover.



OPTION 3: Medicare Supplement plans

Medicare Supplement (or MediGap) plans were designed to help cover the gaps in Original Medicare, and offer some added benefits. **But they still do NOT cover all your care**, including prescription drugs and a number of common health services. The cost is typically higher than Original Medicare or Medicare Advantage.

One Medicare option has more advantages for YOU.

When it comes to quality care and convenience, a Medicare Advantage plan is a smart choice. It's easy to see how your options stack up below.

What's Covered	Medicare Advantage	Medicare Supplement	Original Medicare
 myGeneration Primary Care	YES	NO	NO
 Prescriptions	YES	NO	NO
 Vision, Dental, Rides & More	YES	NO	NO
 Gap Coverage	YES		NO
 Medical	YES	Covered by Original Medicare	
 Hospital	YES	Covered by Original Medicare	

Considering Original Medicare or a supplement plan? Here are 3 facts you need to know:

FACT:

The right Medicare Advantage plan gives you access to myGeneration Clinics — at no extra cost.

myGeneration Clinics are exclusively for people with Medicare Advantage plans from **SelectHealth**, **Humana** and **UnitedHealthcare**. We'll help you maximize your Medicare benefits with a range of primary care services — from annual wellness checks to urgent care, diagnostic testing to immunizations, laboratory services and more. Count on us to focus on your needs, so you get the best care.

FACT:

Original Medicare alone leaves you with unexpected costs.

In fact, Original Medicare alone leaves you to cover 20% of your costs. If that doesn't seem like a lot, **consider what 20% of a hospital stay could be** — possibly thousands of dollars. And, you never know what those final costs will be, so an unexpected medical bill could seriously drain your savings.

FACT:

Prescription drugs — and many other extra benefits — aren't covered by Original Medicare or most Medicare Supplement plans.

That means **you're paying out of pocket** for the prescriptions that you rely on most. You could pay separately for a prescription plan, but that's more money every month. An all-in-one Medicare Advantage plan is a better way to go.

Frequently Asked Questions



How do I become a myGeneration Clinics patient?

It's easy! Call us today at 702-660-0158 and we'll get you started by helping you choose a doctor near you. Then we'll put you in touch with a licensed Medicare insurance agent to help you pick the right Medicare Advantage plan for your needs. Remember, you can sign up **three months before** your birthday month!



How do I choose the best Medicare plan for me?

Look for a plan that meets ALL of your needs. Over 24 million Americans prefer Medicare Advantage (MA) plans because they offer comprehensive coverage, including Rx benefits, for low to no monthly premiums.* If you're in southern Nevada, SelectHealth, Humana and UnitedHealthcare MA plans also give you access to exclusive, Medicare-focused healthcare from myGeneration Clinics.



How is a Medicare Advantage plan different from a Medicare Supplement plan?

A Medicare Supplement plan can help you cover the costs that Original Medicare doesn't, but the monthly premiums can be quite expensive — and it won't include prescription drug benefits. A Medicare Advantage plan, on the other hand, offers you an affordable, all-in-one solution that helps protect your health as well as your wallet.



Do Medicare Advantage plans cover testing AND treatment costs related to COVID-19?

Yes! In 2020, many MA plans nationwide changed their benefits to cover 100% of the costs associated with the COVID-19 virus, including testing, diagnosis, treatment and recovery. And now vaccinations are covered.



How do I sign up for Medicare?

If you're already receiving Social Security benefits, you'll be automatically enrolled. If not, you'll need to sign up for Medicare yourself through the Social Security Administration.

- **Enroll by phone or online:** Call 1-800-772-1213 (TTY: 1-800-325-0778). Or, visit ssa.gov
- **Enroll in person:** Visit your local Social Security office. Bring an original or certified copy of your birth certificate, two years of W-2 forms and your Social Security number.



3 must-do's before you enroll in a Medicare plan.

- Consider the importance of having a doctor who excels at caring for people on Medicare — and selecting a plan that gives you that level of care.
- Think about the total cost of your healthcare, including prescription drugs, transportation and lab services. Relying on Original Medicare or a supplement plan could cost you a lot more compared to the all-in-one coverage of a Medicare Advantage plan.
- Do you have someone you trust to help you choose a plan that's best for you? Call **702-660-0158** and we'll connect you to a licensed Medicare agent who can guide you and help you enroll three months before you turn 65.

Call today — and lock in exclusive, personalized care up to three months before you turn 65.

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*Nutrition benefits are not included with all plans. Please check with your plan for more information on details of your benefits coverage.

†Excludes UnitedHealthcare Focus plan.

‡Centers for Medicare & Medicaid Services

myGeneration Senior Clinics accept patients with Medicare Advantage plans; not all plans accepted, call for details. Intermountain Healthcare, formerly HealthCare Partners Nevada, is a network of healthcare providers and clinics throughout southern Nevada and is now part of one of the leading health systems in the western U.S. As a healthcare provider, we are dedicated to providing you with information and connecting you with a licensed insurance agent to help guide you in selecting the best Medicare plan for your healthcare needs.

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