



Medicare Guidebook



for Southern Nevadans

Choose the **best healthcare** for
your lifestyle during this year's
Annual Enrollment Period.



Live your healthiest life, *your way!*

Dear Neighbor,

Now more than ever, it's important to have the best care and the right coverage. And you deserve to have it just the way you like it!

That's why we're sharing this guidebook. You'll find information about your Medicare options, enrollment details and tips on how to get the comprehensive benefits and specialized care you deserve ... like you'll experience with **myGeneration Clinics** from Intermountain Healthcare.

"myGeneration patients enjoy peace of mind having a personal care team focused on their total well-being."

We're dedicated to helping YOU feel your best. With a doctor-led care team — made up of nurses, care managers and specialists — you'll have proactive, proven care that keeps you healthier. Become a myGeneration patient and you'll see the difference, too.

Take care,

Ama Brabbey, MD
Chief Medical Officer — Nevada
Intermountain Healthcare
myGeneration Clinics



Why is this year's Medicare Enrollment Period so important to my health?

This was a challenging year, and many area residents on Medicare didn't feel that their Medicare plans — or their healthcare providers — met their needs.

This year's enrollment is your chance to get the care you deserve to keep you doing the things you love to do! You can:



Enjoy healthcare that's simpler and saves you time.



Get care specific to your needs and total well-being.



Count on a complete care team led by your doctor.

OCTOBER
15

Medicare's Annual Enrollment Period is OCTOBER 15 – DECEMBER 7.



Need help choosing your Medicare plan?

Call **(702) 766-4464** to talk to a myGeneration Ambassador. We'll put you in touch with a licensed Medicare agent who can find the right plan for you.

Want the most out of Medicare? Start with your doctor.

At Intermountain Healthcare, you and your doctor determine your care together. Your doctor leads a care team that makes it happen and provides support beyond your appointments. It's an evolution in care that makes it easier to stay healthy.



Be confident in your care

myGeneration Clinics are part of Intermountain Healthcare, a top 5 health system in the western U.S. for quality, cost and innovation. You'll find your care is more personal, more complete, and focused on what matters most to you. Be sure the Medicare Advantage plan you choose has this level of care, to keep you feeling your best.



Feel cared for — every day

Not just when you're sick. We take the time to get to know you and your health. So you get care tailored to your needs and personal support that keeps you going.



Reach your health goals

From wellness checkups to sick visits, we'll track your care, explain health conditions, remind you about screenings, help manage your prescriptions and more.



Simplify your healthcare

Take advantage of important features like many on-staff specialists for easier referrals, help with insurance and paperwork, transportation coordination* and more.

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



Exclusive, specialized care for people with Medicare Advantage

- Twice the average time with your doctor
- Complete care team to meet your needs — your doctor, care manager, nurses, specialists, coordinators, technicians and service professionals
- Care close to home — 30+ convenient locations in southern Nevada
- Better access to specialists — 1,500 in-network, with many at Intermountain Healthcare
- Appointments that fit your schedule



Count on more services and support to maximize your benefits

- Care management support from a registered nurse
- Dedicated specialist referral team
- Behavioral health services, nutrition* and more
- Telehealth services and 24/7/365 Patient Access Line
- House calls for homebound patients who need ongoing medical care*



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

Three kinds of Medicare coverage with different costs and benefits:



OPTION 1: Medicare Advantage plans

Medicare Advantage (Medicare Part C) is a popular all-in-one 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:

When you choose a Medicare Advantage plan from **SelectHealth**, **Humana** or **UnitedHealthcare[†]** you get access to more personal care and extra services only found at myGeneration Clinics — *for as low as \$0 a month!*



OPTION 2: Original Medicare (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 are 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.

Only one Medicare option has more advantages for YOU.

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	



Now let's see how to get care and coverage that work healthfully together ...

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Three facts to think about if you have Original Medicare or a Medicare Supplement plan.

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 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.

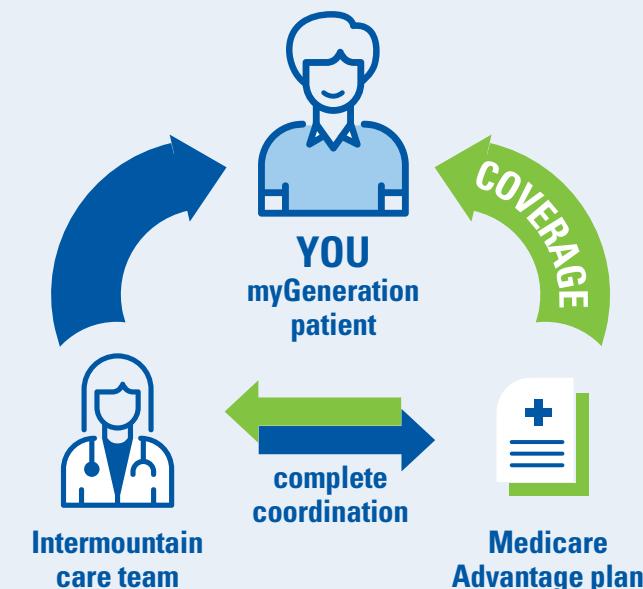
Partnering with top Medicare Advantage plans to provide specialized care.

Staying healthier on Medicare means making the right choice for you, your health and your budget — and knowing 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 beyond your appointments to 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 the care you deserve.



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

We're here for you! Call (702) 766-4464 to talk with a myGeneration Ambassador to see how you can get more personal attention, savings and peace of mind.



Questions? Turn the page for more answers
and ways to get started today ...

Frequently Asked Questions



Why is Medicare's Annual Enrollment Period so important?

Annual Enrollment Period (AEP) runs from **October 15 to December 7**. It may be your only chance to switch your Medicare plan to one that better fits your health needs as well as your finances. You can:

- **SWITCH** from one Medicare Advantage plan to another
- **SWITCH** from Original Medicare (and a Medicare Supplement plan, if you have one) to a Medicare Advantage plan



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.



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 plans because they offer comprehensive coverage, including Rx benefits, for low to no monthly premiums.[‡]

SelectHealth, Humana and UnitedHealthcare[†] plans also give you access to exclusive, Medicare-focused healthcare from Intermountain Healthcare and our myGeneration Clinics.

How do I become a myGeneration patient?



Call (702) 766-4464 today to talk with a myGeneration Ambassador.

We'll check to see if we're already in your network. If you need to choose a plan, we'll connect you to a licensed Medicare agent who can help you choose a plan and enroll on October 15.



Here's your checklist to getting care *your way*.



Think about your current plan. Ask yourself:

1. Am I covered for the best care?
2. What about my current plan could be better?
3. Is my care convenient to my lifestyle?



How much have you spent out of your own pocket this year?

If you rely on Original Medicare or a supplement plan, consider choosing all-in-one coverage with a Medicare Advantage plan.



Consider the importance of having a doctor who excels at treating people on Medicare.

Be sure to select a plan that gives you access to that level of specialized care.



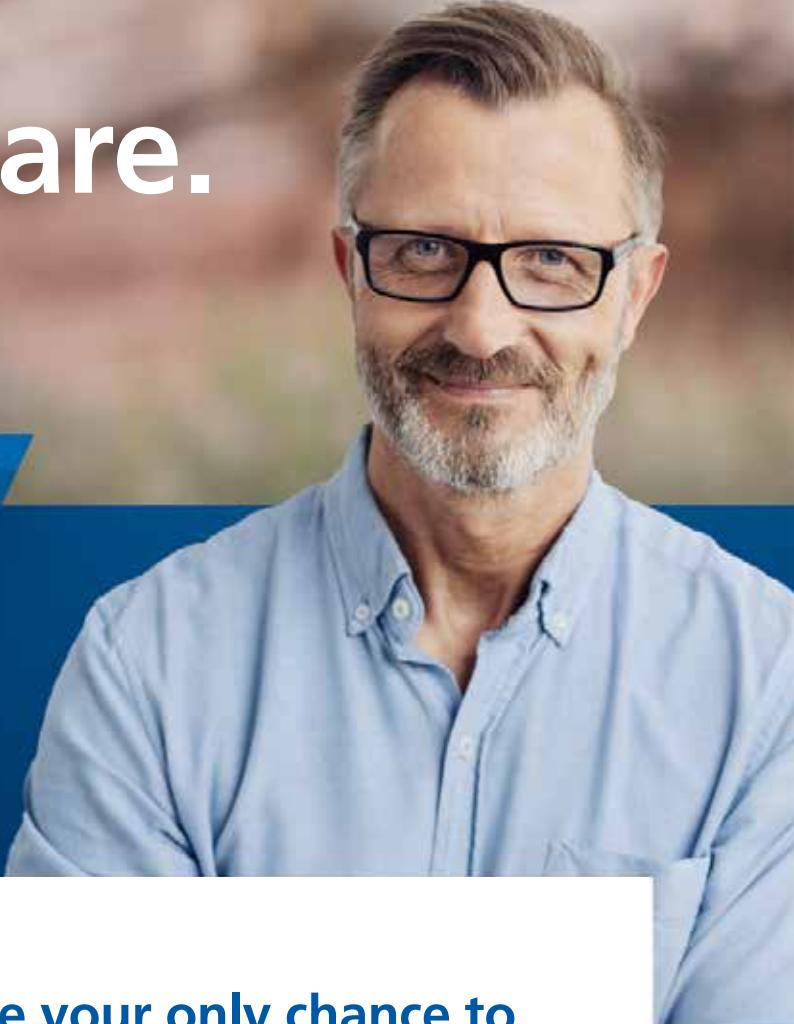
Do you have someone you trust to help choose the plan that's best?

Call (702) 766-4464 and we'll connect you to a licensed Medicare agent who can guide you and help you enroll by October 15.



my healthcare. my way.

When you're on Medicare,
WHERE you get your care
is more important than ever.



**Call now — this may be your only chance to
get care *your way* starting January 1.**

(702) 766-4464

Monday – Friday, 8 a.m. to 8 p.m.

myGenGuide.com



*Must meet patient eligibility requirements for house calls and transportation. 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. [‡]Source: Kaiser Family Foundation analysis of CMS Medicare Advantage Enrollment Files.

myGeneration Senior Clinics accept patients with Medicare Advantage plans; not all plans accepted, call for details. Intermountain Healthcare 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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