

Medicare Advantage:

A Buyers Guide that works *for you*



oscar



HolyCross



Memorial

There are a lot of Medicare Advantage plans out there. Here's what you need to know to choose one that works for you.

Choosing the right Medicare Advantage plan



It can be a pain in the exact thing you might need a doctor for

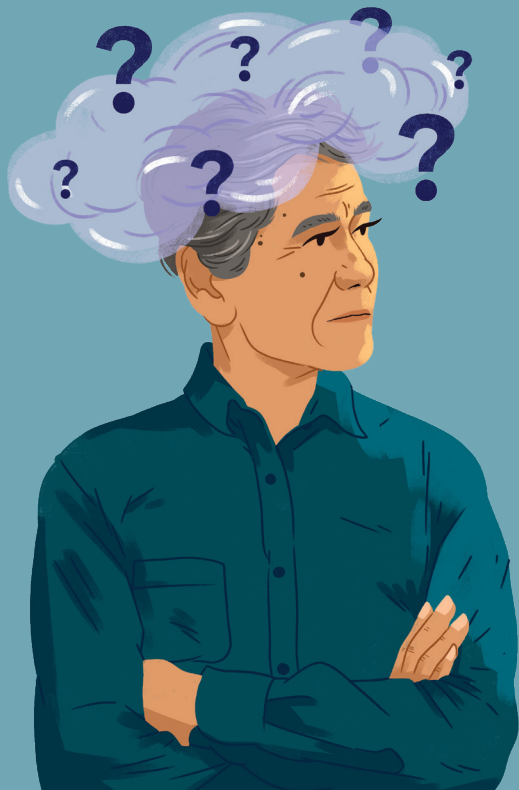
You're seeing more and more people enrolling in Medicare Advantage plans. In fact, about half of those eligible in Florida choose Medicare Advantage, and here's why: **Medicare Advantage plans cover the things you simply can't get with a traditional Medicare plan, like prescription drugs, dental, vision, and hearing.** They also have a limit on the total amount you might pay out-of-pocket in a year, which is incredibly important if you have a serious medical issue.

But, a Medicare Advantage plan is only an advantage if it gives you the benefits you need to stay as healthy as possible for as long as possible. There are a lot of plans out there to choose from and you may be happy with yours now or you may be wondering if there's a better one. Since **plans and benefits change every year** — and there's a lot of options on the table — it's a good idea to know what's out there so you can find a plan that works for you.

We know you can do a lot of this work on your own. And, by all means, don't hesitate to ask hard questions and do your homework, but **here's a guide that breaks down a few things about Medicare Advantage you'll probably want to know.** We'll do it in plain language and, you never know, maybe we'll toss in a joke or two.

Which health insurance companies can I trust?

Here's the deal, the government uses strict rules and regulations to ensure that all Medicare Advantage plans offer you everything the government does. This is true of well-established companies, this is also true of companies with innovative ideas and benefits. So know that you're covered, no matter who you use.



But just because you can trust a company to deliver the basics, doesn't make it the right one. Go ahead and ask some tough questions.

Here are a few you might want to consider

Tough Question #1:

Is the company trusted by doctors, nurses, other healthcare professionals, and hospitals?

Tough Question #2:

What do they charge to protect the things you like?
(Your teeth, for example? Your eyes?)

Tough Question #3:

Are they focused on preventive care?
Or just fixing you when you're sick?

Tough Question #4:

What's truly \$0? And are there hidden fees?

Tough Question #5 and #6 and #7 and...:

Will they let you talk to a doctor any time you want?
Will they answer questions when you want?
Will they treat you like a human being?
Do they like chocolate chip cookies?



Working together to help answer those tough Medicare Advantage questions

And we'll use Oscar + Holy Cross + Memorial Medicare Advantage as an example here *(after all, we know it pretty well)* because it's helpful to have something to compare to when you ask those tough questions of health insurance companies.

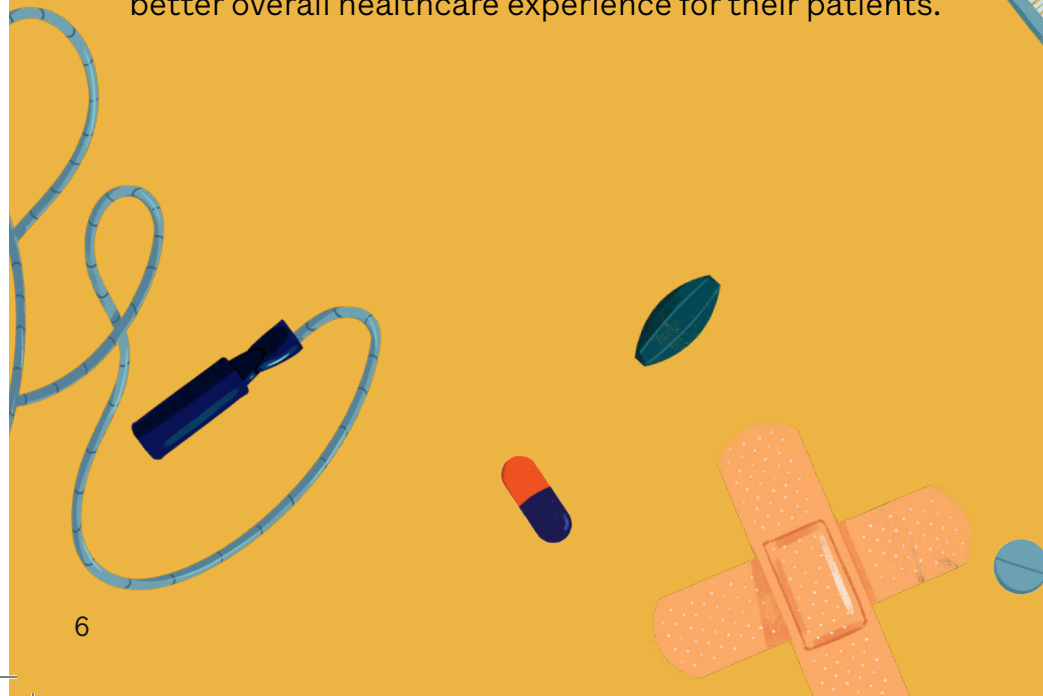
You may not have heard of Oscar + Holy Cross + Memorial **but your doctors sure have.**

In fact, the healthcare professionals at Holy Cross + Memorial **partnered directly with Oscar** to create a better overall healthcare experience for their patients.

Wait, a health insurance company and a hospital work together?

Yup. And it turns out that partnering makes it a lot easier for people to get the care they need at a much more affordable price. It also means **all doctors at the hospital are in network and that asking permission to see a specialist isn't necessary.**

It's why you'll see some things with an Oscar + Holy Cross + Memorial Medicare Advantage plan like **\$0 copays and deductibles, dental benefits, and even the gym.** It's also why Oscar + Holy Cross + Memorial gives members **access to a Care Team of guides and nurses**, whose only job is to help people stay healthy, get the most out of their plan, and navigate the system. *(And because of this partnership, we actually know the ins and outs of the system!).*



What's it going to cost? Can I trust it?

In the Medicare Advantage world you'll see the number 0 a lot. Many plans offer \$0 premiums but there's a lot behind that zero and sometimes it means unexpected fees. So, it's important to be careful.

Copays

Any plan will have Copays — the amount you pay for a specific service like a doctor visit, lab work, prescription, hospital stay, etc. Copays can really add up if you're not careful. Look for plans that offer a lot of low or \$0 copays on services you'll likely use like prescriptions or doctor visits.

*And just so you know: an Oscar + Holy Cross + Memorial Medicare Advantage plan **doesn't charge a copay for your primary care physician or specialists, even for lab work.***



Deductibles

Some \$0 plans still charge a deductible before your benefits kick in. These can be a frustrating surprise if you're not careful — like a plan with a deductible for dental services but not medical, or a plan with \$0 deductible for medical but not prescriptions. All of this may actually discourage you from using the plans. See if that's the case for plans you're looking at.

*Oscar + Holy Cross + Memorial Medicare Advantage are plans designed to be used, so **we created plans with \$0 deductibles** for both medical and prescriptions.*

Prescription drugs

Medicare Advantage plans divide drugs into “tiers,” and charge varying amounts for each med depending on the tier. When choosing a plan, it's important to know what tier your meds are in so you'll know the cost.

*For comparison, an Oscar + Holy Cross + Memorial Medicare Advantage plan has placed 85% of the 100 **most-prescribed drugs in Tiers 1 and 2, which means they're \$0** for members on most plans.*



Over-the-counter (OTC) items

Sometimes you need vitamins, non-prescription allergy medications or other products to maintain your health. See if the plan covers them. Most do not.

*Look for something similar to what an Oscar + Holy Cross + Memorial Medicare Advantage plan offers: **an OTC allowance** given every three months.*



Dental

Be careful with dental. Some plans don't offer dental care at all, or only offer basics, like cleanings. Plans that cover dental well will cover both "preventive" and "comprehensive" services (these are technical terms), and ideally will have a \$0 copay.

*Look for plans like Oscar + Holy Cross + Memorial's that realize your dental health has a big impact on your overall health so they cover dental fully. "Oscar + Holy Cross + Memorial is pretty unique when it comes to dental - **they have no max benefit amount.** So, if you have a costly procedure (some can be thousands of dollars!), you're still covered for the full amount. Whew."*



Vision and hearing

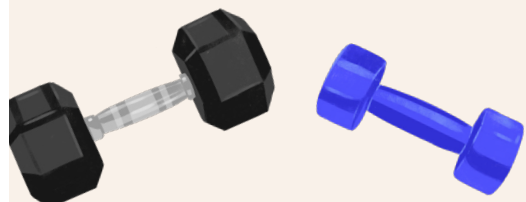
The same thing applies for hearing. Be cautious. Some plans may offer the basics, like vision exams and hearing tests, but don't cover glasses or hearing aids. You'll want to check.

*Look for the same kind of **comprehensive vision and hearing services** that Oscar + Holy Cross + Memorial Medicare Advantage offers.*

Fitness center membership

Not all plans cover gym membership even though it's a vital part of staying healthy. This is something to really evaluate.

*With an Oscar + Holy Cross + Memorial Medicare Advantage plan **gym memberships are a part of the package.***



Transportation

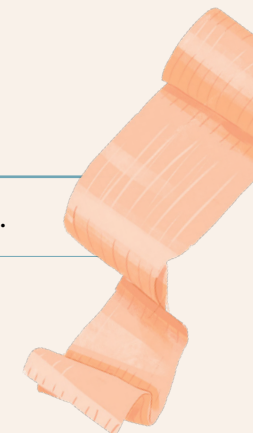
It makes no sense to provide benefits without ensuring you can get to your health care provider, pharmacy, or even your fitness center to use them.

*With Oscar + Holy Cross + Memorial, we provide a **\$0 transportation benefit** for these visits on most plans.*

Acupuncture or chiropractic

If alternative medicine is important to you, ask about it.

*Some Oscar + Holy Cross + Memorial Medicare Advantage plans offer acupuncture and chiropractic services to keep you moving **up to 20 sessions for \$0.***



Maximum out-of-pocket limit (MOOP)

All Medicare Advantage plans offer a MOOP, which basically acts like a safety net in the event you are faced with high medical bills. Every plan has its own MOOP, which may be far below the \$6,700 maximum that the government allows plans to charge, so it's a good idea to compare MOOPs. Our Broward MOOPs are: \$2,400, \$2,425, and \$2,825 depending on the plan.

→ Good to know ←

In the end, \$0 can actually cost you a lot. So whether or not a plan has a \$0 premium, you'll want to really understand the benefits, what you have to pay for and what you don't. And, crucially, when your financial obligations end and the plan's begin.

What kind of plan do I really need?

Juggling HMOs, PPOs and HMO-POSs

Medicare Advantage plans are structured to help you find the best primary care doctors and specialists. Some are more costly than others, however. So it's good to know what plan initials stand for.

HMO

HMOs tend to offer the most overall value, so they're very popular. They provide care through a connected network of health care professionals and hospitals. Today's HMOs are worth taking a look at.

Many HMO networks (like those that are a part of Oscar + Holy Cross + Memorial's Medicare Advantage plans) are, in fact, very large, with hundreds and sometimes thousands of doctors and other professionals, and numerous well-known hospitals and neighborhood clinics.

PPOs (preferred provider organization)

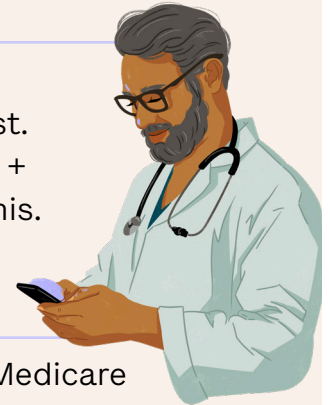
This option gives you the most flexibility to see out-of-network physicians, though you will usually pay more when you do and there may also be higher deductibles, as well.

HMO-POS (point of service) plans

With characteristics of both an HMO and a PPO, an HMO-POS can give you a little more flexibility choosing your doctors. Though similar to a PPO, along with that flexibility may come deductibles and higher fees to visit them.

What about specialists?

Some HMOs require you to get "prior authorization" before you can see a specialist. This can be a real hassle, which is why Oscar + Holy Cross + Memorial plans don't require this.



See if your doctor's in-network

Is your doctor already in the network of the Medicare Advantage plan you're considering? Check out hioscar.com/search to see if your doctor is in network.

... If yes, great -you've just saved a ton of money.

... If not, you'll need to weigh your flexibility against the sometimes high cost of wanting to see a particular physician (including higher premiums, copays and out-of-pocket expenses).

→ Good to know ←

While both the HMO-POS and PPO make it easier to see the doctor of your choice, you may actually be paying for benefits you simply don't and won't ever need. That's because your doctors – those you've been seeing for years, those you trust and rely on, those who know you and maybe even know your family – may already be in a plan's network.

All of this is why it is important to balance the extra flexibility some plans may offer against your needs and circumstances. The higher overall costs of the plan may come at a steep price.

Customer service. Who's got your back? Your front? Your side?

You're going to have questions or you're going to need something, and so the big question is, who's going to be there on the other end of the line?

Some other questions are:

Am I going to have to jump through a lot of hoops to talk to someone?

When I do talk to someone, will they really *care* about my concerns?

And are they *really* going to help me?



Now, to be honest, determining that will be hard. Everybody's going to tell you they care. But you might want to look for things similar to what Oscar + Holy Cross + Memorial Medicare Advantage offers. Their approach is that they actually want to hear from you and so they give you a team of experts called a Care Team. These are Care Guides and nurses who know you and the state of your **health and wellbeing.**



Simplify your experience by finding doctors, explaining bills, anything you need.



Save you money by finding close, affordable, high-quality care in-network



Make sure you have doctors that understand your culture and background so you always can trust those caring for you.



Explain your plan and help you take full advantage of all the perks and benefits.

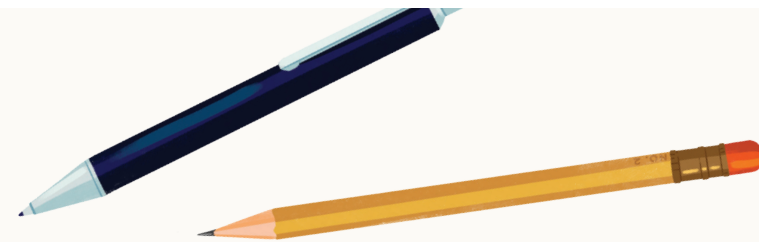


Manage your care, and help identify the right specialists.



Make appointments for you.

Use this worksheet to keep track of what you get and what you're looking for.



My Current Insurance Plan	Oscar + Holy Cross + Memorial (HMO)
The essentials	
Are my doctors In Network?	
Are my medications covered?	
Who's going to help you along the way?	A Care Team helps members navigate the system, and get the most from their plan

Oscar + Holy Cross + Memorial has three different plans in Broward County, but we've included our most popular here for reference.*

To find out if your doctors or drugs are covered, head to hioscar.com/search.

Our prescription benefits have \$0 copays for 85% of the most commonly prescribed meds.

*Since benefits vary, take a look online to see if there's a better plan for you, or just talk to a licensed Medicare Advantage sales specialist.



My Current Insurance Plan	Oscar + Holy Cross + Memorial (HMO)
Total cost of care	
Medical ("Part B") Deductible	\$0
Prescription ("Part D") deductible	\$0
Monthly premium	\$0
Primary Care Copay	\$0
Lab work Copay	\$0
Specialist Copay	\$0
Worldwide Emergency and Urgent Care	Up to \$25,000 covered

While a lot of plans offer \$0 premiums, our "Refund Bonus" plan actually offers you \$100 back on the Part B premium you're still responsible for paying to Medicare. If your overall medical needs are low, this might be a great way to put more money in your pocket.

If you're planning a big trip out of the country or visiting family abroad, it's important to know you're covered in an emergency.

	My Current Insurance Plan	Oscar + Holy Cross + Memorial (HMO)
Supplemental benefits		
Virtual Care		\$0 Virtual Urgent Care — talk to a doc 24/7 in as little as 15 min
Vision		\$0 for routine exams, plus \$300 annually for eyewear like contact lenses or new frames
Dental		\$0 for preventive and comprehensive services (like cleanings, x-rays, fillings, or crowns), and no maximum benefit amount
Hearing		\$0 for routine exams, with \$2,000 for hearing aids
Chiropractor or Acupuncture Visits		\$0, up to 20 visits per year

With Oscar + Holy Cross + Memorial, you can also refill prescriptions right from our smartphone app.

It's important to update your glasses every year, so take a look at the max eyewear costs. And if you're into the really nice designer frames, you might want to take a look at the O-Card plans.

Oscar plans cover both preventive and comprehensive dental, including implants, which might cost you thousands on other plans. Look out for the "maximum benefit" — other plans only cover services up to this amount, and everything else you're paying full price.

	My Current Insurance Plan	Oscar + Holy Cross + Memorial (HMO)
More ways to save		
Other medical expenses (e.g., medical equipment)		
Over-the-counter pharmacy benefits		Up to \$200 every three months for over-the-counter items, like vitamins or allergy meds
Transportation		\$0 rides to doctor appointments, the pharmacy, or the gym
Gym Membership		\$0, access to a national network of fitness centers

With our O-Card plan, you could have an extra \$1,500 to cover out of pocket expenses like these. To learn more about this plan, visit: hioscar.com/medicare

Drug store items can really add-up, so it's important to think about these costs as part of your overall healthcare costs.

Here's the plan for finding a plan:

Think about what you need. Gather your facts.

Talk to a Medicare Advantage specialist.

Talk to a licensed Oscar + Holy Cross + Memorial Medicare Advantage Specialist. They can answer all your Oscar + Holy Cross + Memorial Medicare Advantage plan questions.

Free consultation | No obligation



To learn more about plans and pricing at Oscar + Holy Cross + Memorial, head to hioscar.com/ma-guide or call **(954) 306-9311**

For questions on when you are eligible to sign up for Medicare Advantage, visit www.medicare.gov

Oscar + Holy Cross + Memorial is an HMO with a Medicare contract. Enrollment in Oscar + Holy Cross + Memorial depends on contract renewal. Plan benefits vary by plan type. Full details on all plans available, visit hioscar.com/medicare.

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