



# Health Matters

A Guide to Health Care Options

---

*Important health plan information enclosed.*





## *Why am I reading this booklet?*

Transamerica has partnered with SelectQuote Senior to assist you in the individual Medicare marketplace. We know that this is an important change for you and Medicare can be complicated. We're here to make it simple so you can make an easy, confident choice. This guide provides tools and resources to help you explore today's health plan options and the savings they can provide.

## **BE SMART** *about your coverage*

Up until now, you likely had some type of coverage through your employer or other sources. As you transition into retirement, you will want to anticipate the type of coverage you may need and the resources available to you as you move through your retirement. We can help you assess what you have, what you will require, and when you will need it. Through its Medicare exchange, SelectQuote Senior provides unbiased price comparisons from numerous A-rated insurance carriers to deliver competitive rates on health insurance plans. Working together, we can estimate what your plans might cost and prepare you for retirement.



# NEW PLANS & savings are available.

Many plans are now available that offer competitive monthly premiums for Medicare Supplement Plans, Medicare Advantage Plans, and Prescription Drug coverage.

## *Exploring New Plan Options*

WITH SELECTQUOTE SENIOR

1. Evaluate your health care needs and available options. Use the workbook on pages 7-10 to help guide you.
2. Call SelectQuote Senior today to speak with your personal licensed agent to learn more.
3. Begin your relationship with your new health carrier. Once your plan is established, your new carrier will contact you with information to begin your new coverage.



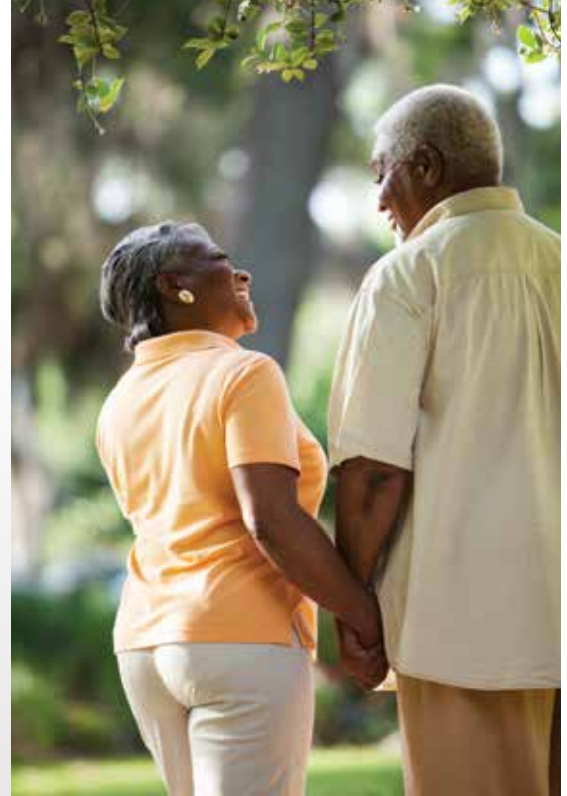


# UNDERSTANDING Medicare: *What is it?*

Before you look into a Medicare Supplement or Medicare Advantage plan, it's important to understand what Medicare covers and the costs you may incur when utilizing Medicare services. Simply stated, Medicare is a health insurance program offered by the federal government.

It covers:

- ◆ People 65 and older.
- ◆ People under 65 with certain disabilities.
- ◆ People of any age with End Stage Renal Disease (ESRD) requiring kidney dialysis or kidney transplant.



## THE MANY PARTS OF MEDICARE: A QUICK OVERVIEW.

**Medicare Part A** covers inpatient treatment in a variety of settings including hospitals, skilled nursing facilities, hospice, and other inpatient facilities. Medicare Part A involves deductibles and co-pays, including a \$1,184 deductible per benefit period and up to \$592 per day for long-term hospital stays over 90 days.

**Medicare Part B** is health insurance that covers doctor visits, exams, immunizations, checkups, and durable medical equipment. Like Part A, Medicare Part B involves out-of-pocket expenses including a monthly premium, a \$147 annual deductible and typically 20 percent of the total cost of your care.

**Medicare Part D** is prescription drug coverage. These plans reduce your overall health care costs by lowering the cost of your prescriptions. Each plan can vary by cost and drug coverage.

**Medicare Advantage** plans, sometimes called "Part C" or "MA Plans," are offered by private, Medicare-approved companies. A Medicare Advantage plan provides all of your Part A and Part B coverage. Part D prescription drug coverage is sometimes included as well. Each plan can charge different out-of-pocket costs and have different rules for how you get services.

**Medicare Supplement** insurance, also called "Medigap," is a private policy designed to pay some or all of the health care costs that Original Medicare doesn't cover. It helps with expenses like co-payments, co-insurance and deductibles. Medicare Supplement plans can drastically reduce your financial liability, particularly during a prolonged hospitalization.

\* All deductibles and co-pays valid as of 2013

\*\* In addition to the monthly premium associated with a Medicare Advantage Plan, or Medicare Supplement Plan and/or Prescription Drug Plan, you must continue to pay your Medicare Part B premium.

## WHAT ARE YOUR MEDICARE OPTIONS?

The two main ways to get your Medicare coverage are: Original Medicare or a Medicare Advantage Plan. The chart on the following page can help you visualize your choices.

# Your Medicare Coverage Choices

**STEP 1:** Decide how you want to get your coverage.

**Original Medicare**



Part A  
HOSPITAL  
INSURANCE



Part B  
MEDICAL  
INSURANCE

**OR**

**Medicare Advantage Plan**

*(Like an HMO or PPO)*



HOSPITAL  
INSURANCE



MEDICAL  
INSURANCE

Part C

**STEP 2:** Decide if you need to add drug coverage.



Part D  
PRESCRIPTION DRUG  
COVERAGE

*Don't go 63 days or more in a row without a Medicare Drug Plan or other creditable drug coverage.*

*(If not already included in the Medicare Advantage Plan)*



Part D  
PRESCRIPTION DRUG  
COVERAGE

**STEP 3:** Decide if you need to add supplemental coverage.



MEDICARE SUPPLEMENT  
INSURANCE POLICY

**END**

*If you join a Medicare Advantage Plan, you don't need and can't be sold a Medigap policy.*

**END**



# WHAT MAKES *sense for you*

When it's time to select your health plan, think about how it will fit into your lifestyle.

## *Some things to consider:*

### ◆ **COVERAGE**

Are the services you need covered?

### ◆ **COST**

How much are your premiums, deductibles, and other costs for things like doctor visits or hospital stays? What's the yearly limit for out-of-pocket costs?

### ◆ **TRAVEL**

Does the plan cover you in another state or outside the U.S.?

### ◆ **CHOICE OF DOCTOR AND HOSPITAL**

Do your doctors accept the coverage? If not, are the doctors you want to see accepting new patients? Do you have to select your hospital and health care providers from a network?

### ◆ **PRESCRIPTION DRUGS**

Do you need to join a Medicare drug plan? Will you pay a penalty if you join a plan later? What are your prescription drug costs and will they be covered?

### ◆ **CONVENIENCE**

Where are the doctors' offices? What are their hours? Which pharmacies can you use? Can you get your prescriptions by mail?



# Need advice?

**SELECTQUOTE SENIOR CAN HELP.**

*When you call SelectQuote Senior, your licensed agent will:*



Your SelectQuote Senior licensed agent will help you find the most affordable plan that makes sense for your lifestyle and retirement vision. With help from SelectQuote Senior, you can ensure uninterrupted coverage and rest easy, knowing that you have a licensed agent on your side.



# Medicare Advantage and Medicare Supplement **WORKBOOK**

To make the process as easy as possible, take a few minutes to fill out the following workbook. By organizing your needs, preferences, and personal information you can better understand what you need from a plan and get prepared to enroll in the best coverage for you.

## **STEP 1** *PREPARE* YOUR PERSONAL INFORMATION

When you call your SelectQuote Senior licensed agent, have your email, phone number and address handy. You will also need your Medicare ID Card.

## **STEP 2** *WRITE DOWN* YOUR PREFERRED PHYSICIANS & HOSPITALS

*(If you spend significant time out-of-state, include your preferred hospitals there as well.)*

### **Preferred Physicians:**

Name: \_\_\_\_\_  
Phone Number: \_\_\_\_\_

Name: \_\_\_\_\_  
Phone Number: \_\_\_\_\_

Name: \_\_\_\_\_  
Phone Number: \_\_\_\_\_

Name: \_\_\_\_\_  
Phone Number: \_\_\_\_\_

### **Preferred Hospitals:**

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Phone Number: \_\_\_\_\_

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

Phone Number: \_\_\_\_\_





## STEP 4 **CONSIDER** YOUR PRIORITIES

Think about what's most important to you, and rank each of the following categories in terms of importance. (1 is least important and 5 is most important.) *If anything is missing from the list, add it in the "other features" space.*

|   |           |
|---|-----------|
| The price of co-pays/co-insurance       | 1 2 3 4 5 |
| The cost of your annual deductible      | 1 2 3 4 5 |
| The cost of monthly premiums            | 1 2 3 4 5 |
| The cost of prescription drugs          | 1 2 3 4 5 |
| Coverage for specialized services       | 1 2 3 4 5 |
| Coverage for specialized drugs          | 1 2 3 4 5 |
| Retaining the same doctor or specialist | 1 2 3 4 5 |
| Coverage away from home/while traveling | 1 2 3 4 5 |
| Other features: _____                   | 1 2 3 4 5 |

## STEP 5 **THINK** ABOUT YOUR BUDGET

When you enroll in a Medicare Supplement or Medicare Advantage program, certain tradeoffs are possible.

- ◆ Medicare Supplement plans typically offer more comprehensive coverage, can have higher monthly premiums and may require fewer out-of-pocket expenses. These plans do not include prescription drug coverage, so you will need to add a Medicare Part D plan to your coverage.
- ◆ Medicare Advantage plans have low monthly premiums as well as co-pays and co-insurance. Some people prefer these plans because of their lower up-front costs and out-of-pocket maximums. These plans typically include prescription drug coverage.

**THERE IS ABSOLUTELY**  
*no cost to have a*

---

**SELECTQUOTE SENIOR AGENT**  
Comparison Shop on Your Behalf

**STEP 6** *LET YOUR* SELECTQUOTE SENIOR LICENSED AGENT  
WALK YOU THROUGH THE ENROLLMENT PROCESS.

There is absolutely no cost to have a SelectQuote Senior agent comparison shop on your behalf. SelectQuote Senior agents are licensed agents who can answer your questions and help you make informed decisions. They will help you find a plan that meets your medical and financial needs.

Medicare can be confusing, but you're not alone.





**Get a free quote and have your questions answered today.**

**Call 1-866-494-1938**

Or visit [www.Transamerica.SelectQuoteBenefits.com](http://www.Transamerica.SelectQuoteBenefits.com)



SelectQuote Senior Insurance Services is a division of SelectQuote Insurance Services.  
©2013 SelectQuote Senior Insurance Services. All rights reserved.

Securities are offered through Transamerica Investors Securities Corporation (TISC), Member FINRA, 440 Mamaroneck Avenue, Harrison, NY 10528. Investment advisory services are offered through Transamerica Retirement Advisors, Inc. (TRA), Registered Investment Advisor. Transamerica Retirement Solutions, TISC, and TRA are affiliated companies. SelectQuote Senior is not affiliated with Transamerica Retirement Solutions, TISC, OR TRA.