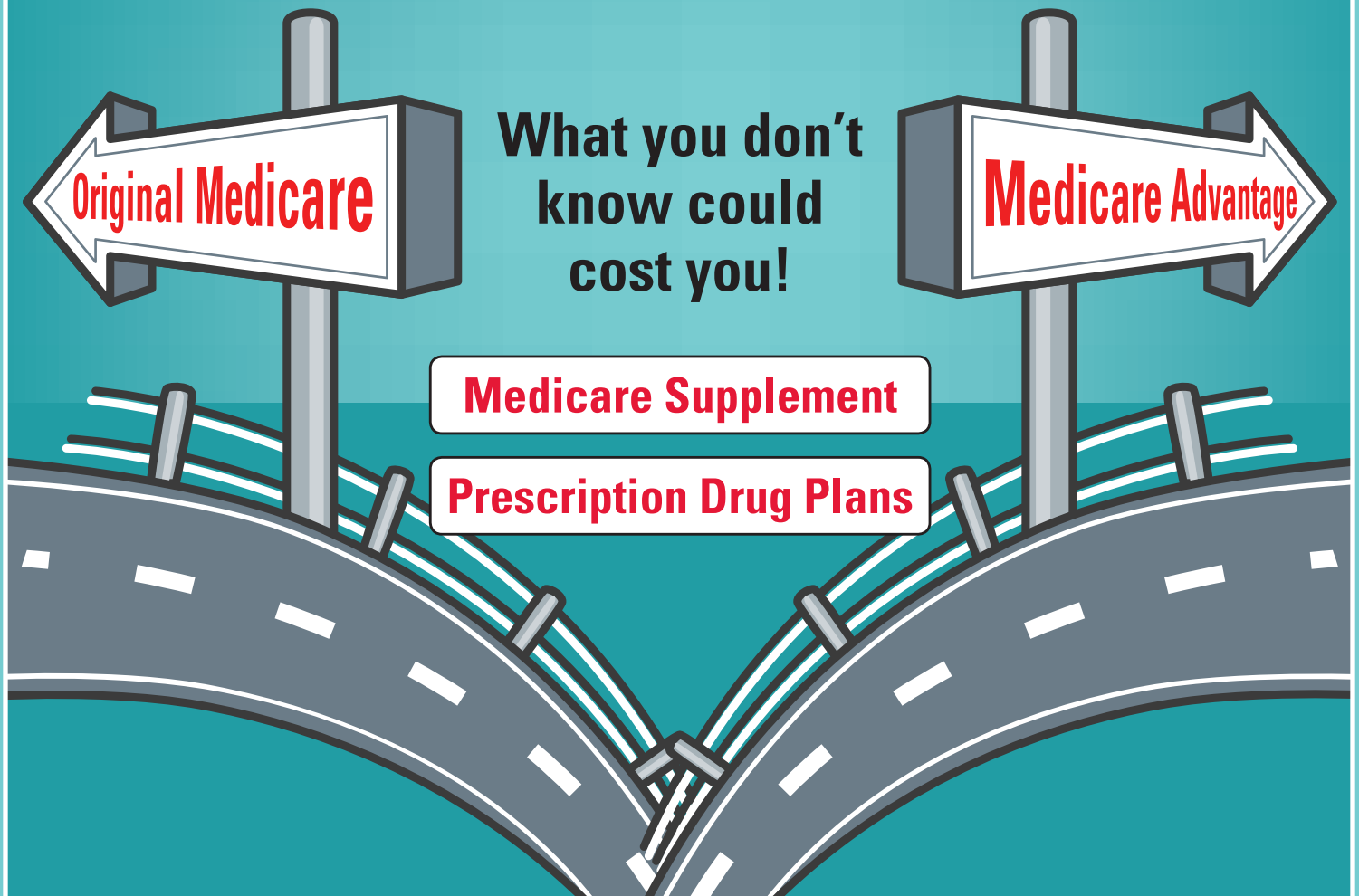


You have two Medicare Choices — Original Medicare or Medicare Advantage.

**What is your Medicare Choice?
Don't be fooled! Get the facts!**



GET THE BEST MEDICARE PLAN NOW







QUESTIONS? CALL: 1-800-290-7535







Building a Better Quality of Life for Senior Citizens in North Carolina since 1977.

The North Carolina Senior Citizens Association (NCSCA) is a nonprofit organization chartered by the state of North Carolina in 1977. Royalty fees are paid to NCSCA for the use of its intellectual property from various companies to educate seniors on their Medicare choices. These fees are used for the general purposes of NCSCA. The information contained herein is to be used for general information purposes only. Final rates quoted can only be confirmed by a licensed agent and approved by the appropriate insurance company. Our Medicare Advisors are certified by the Association and are licensed agents. They can provide information on Medicare Supplement Plans, Medicare Advantage Plans and Medicare Prescription Drug Plans. There is no cost to you for their service. Not connected with or endorsed by the United States government or the federal Medicare program.

PLAN G AND PLAN G HIGH-DEDUCTIBLE PREMIUM RATE COMPARISON

All Medicare Supplement Plan benefits are set by the federal government. Plan G and Plan G High-Deductible (HDG) have the SAME benefits! The ONLY difference is the policy DEDUCTIBLE! Plan G has a calendar-year policy deductible of \$185 and the Plan G High-Deductible Policy has an annual policy deductible of \$2,300 (2019).

PLAN G (HDG) PREMIUM RATES*					PLAN G PREMIUM RATES*							
Best Value Company #1A		Company #2A			Best Value Company #1		Company #2		Company #3		Company #4	
 Mutual of Omaha COMPANY AM Best Rating: A+ Years in Market: 53 Effective Date: 1-1-20 HH Discount Applied: 12%		 AM Best Rating: Not Rated Years in Market: 53 Effective Date: 1-1-20 HH Discount: None			 Mutual of Omaha COMPANY AM Best Rating: A+ Years in Market: 53 Effective Date: 9-1-19 HH Discount Applied: 12%		 GPM Life AM Best Rating: A- Years in Market: 9 Effective Date: 10-1-18 HH Discount Available: 7%		 OXFORD LIFE INSURANCE COMPANY AM Best Rating: A- Years in Market: 20 Effective Date: 9-15-19 HH Discount: None		 aetna AM Best Rating: A Years in Market: 27 Effective Date: 3-1-19 HH Discount Available: 7%	
Age	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$30.59	\$34.58	\$38.00	\$41.00	\$91.70	\$103.61	\$94.06	\$108.18	\$98.53	\$111.31	\$99.46	\$114.37
66	\$30.59	\$34.58	\$38.00	\$41.00	\$91.70	\$103.61	\$94.06	\$108.18	\$98.53	\$111.31	\$99.46	\$114.37
67	\$30.59	\$34.58	\$38.00	\$41.00	\$91.70	\$103.61	\$94.06	\$108.18	\$98.53	\$111.31	\$99.46	\$114.37
68	\$31.61	\$35.74	\$38.00	\$41.00	\$95.06	\$107.42	\$95.92	\$110.31	\$98.53	\$111.31	\$100.63	\$115.70
69	\$32.63	\$36.90	\$38.00	\$41.00	\$98.42	\$111.21	\$99.74	\$114.70	\$102.51	\$115.80	\$102.88	\$118.29
70	\$33.66	\$38.05	\$39.25	\$42.25	\$101.78	\$115.01	\$103.76	\$119.32	\$106.16	\$119.93	\$105.54	\$121.37
71	\$34.81	\$39.36	\$39.25	\$42.25	\$105.45	\$119.15	\$107.98	\$124.18	\$109.67	\$123.90	\$108.71	\$125.03
72	\$35.96	\$40.66	\$39.25	\$42.25	\$109.11	\$123.30	\$112.19	\$129.02	\$113.16	\$127.84	\$112.12	\$128.95
73	\$37.11	\$41.95	\$39.25	\$42.25	\$112.78	\$127.43	\$116.54	\$134.02	\$116.62	\$131.75	\$115.70	\$133.11
74	\$38.26	\$43.25	\$39.25	\$42.25	\$116.43	\$131.58	\$120.43	\$138.49	\$120.06	\$135.64	\$119.87	\$137.86
75	\$39.40	\$44.55	\$43.50	\$47.00	\$120.10	\$135.72	\$124.19	\$142.81	\$123.98	\$140.06	\$124.40	\$142.86
80	\$45.34	\$51.26	\$43.50	\$47.00	\$138.11	\$156.06	\$143.25	\$164.74	\$146.25	\$165.23	\$146.19	\$168.18

PLAN G PREMIUM RATES*												
Company #5		Company #6		Company #7		Company #8		Company #9		Company #10		
 Cigna AM Best Rating: A Years in Market: 14 Effective Date: 1-1-19 HH Discount Available: 7%		 MEDICO CORP LIFE INSURANCE COMPANY AM Best Rating: A- Years in Market: 39 Effective Date: 8-1-19 HH Discount Applied: 7%		 AARP Medicare Plans UnitedHealthcare AM Best Rating: A Years in Market: 21 Effective Date: 1-1-19 HH Discount Available: 5%		 Bankers Fidelity AM Best Rating: A- Years in Market: 36 Effective Date: 1-1-19 HH Discount Available: 7%		 Humana AM Best Rating: A- Years in Market: 15 Effective Date: 5-1-19 HH Discount Available: 5%		 AM Best Rating: Not Rated Years in Market: 53 Effective Date: 6-1-19 HH Discount: None		
Age	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
65	\$108.08	\$122.45	\$108.79	\$118.78	\$115.60	\$115.60	\$117.63	\$131.74	\$118.62	\$136.42	\$99.75	\$107.50
66	\$108.08	\$122.45	\$108.79	\$118.78	\$121.11	\$121.11	\$117.63	\$131.74	\$118.62	\$136.42	\$127.75	\$137.75
67	\$108.08	\$122.45	\$108.79	\$118.78	\$126.62	\$126.62	\$117.63	\$131.74	\$118.62	\$136.42	\$134.75	\$145.25
68	\$110.35	\$125.02	\$108.79	\$118.78	\$132.13	\$132.13	\$122.85	\$137.59	\$123.89	\$142.47	\$141.75	\$153.00
69	\$114.54	\$129.78	\$108.79	\$118.78	\$137.65	\$137.65	\$128.19	\$143.57	\$129.27	\$148.65	\$149.00	\$160.50
70	\$118.00	\$133.70	\$112.38	\$125.72	\$143.16	\$143.16	\$133.16	\$149.14	\$134.26	\$154.41	\$176.00	\$189.75
71	\$121.82	\$138.02	\$115.93	\$131.89	\$148.77	\$148.77	\$137.96	\$154.52	\$139.10	\$159.97	\$176.00	\$189.75
72	\$125.64	\$142.35	\$119.41	\$137.36	\$154.18	\$154.18	\$142.77	\$159.20	\$143.94	\$165.53	\$176.00	\$189.75
73	\$129.45	\$146.67	\$122.80	\$142.23	\$159.70	\$159.70	\$147.57	\$165.28	\$148.77	\$171.10	\$176.00	\$189.75
74	\$133.27	\$150.99	\$126.09	\$146.56	\$165.21	\$165.21	\$152.37	\$170.66	\$153.60	\$176.64	\$176.00	\$189.75
75	\$137.88	\$156.22	\$130.60	\$152.28	\$170.72	\$170.72	\$157.34	\$176.22	\$158.58	\$182.39	\$227.25	\$245.00
80	\$159.35	\$180.55	\$153.02	\$180.09	\$181.75	\$181.75	\$184.03	\$206.11	\$184.52	\$212.20	\$269.50	\$290.75

*Disclaimer: The information contained herein is to be used for general information purposes only. Premium rates shown are provided as a public service, and the data contained from public sources. This does not guarantee or warrant the accuracy of the above premium rates, company ranking is based on the cost of the plan at age 66. Not connected with or endorsed by the United States government or the federal Medicare program. 10-1-19



Confused? Overwhelmed by the Medicare Maze?

Medicare choices can be difficult to understand, especially if you are turning 65 or enrolling in Medicare for the first time. Medicare beneficiaries receive a lot of confusing and overwhelming information about Medicare. Don't be fooled or misled. Get the facts.

When you are fully informed, you feel more confident about taking action. And taking the right action is the key to protecting the quality of your healthcare in the coming years. To make good decisions, you need good information.

Our Medicare Advisors can be extremely helpful and can turn a confusing situation into a rather easy process. We have been helping seniors for more than 40 years. There is NO COST to you for our services. Let us help you understand your Medicare choices!

What is the difference between Original Medicare, Medicare Advantage and a Medicare Supplement? Don't be fooled. Get the facts.

Your Medicare Choices.

You have **two choices** for receiving your Medicare coverage. You can get your Medicare benefits through either **Original Medicare OR Medicare Advantage**. You **MUST** select one. Understanding the differences of Original Medicare and a Medicare Advantage is the **first** step in getting the coverage that is right for you and protecting the quality of your healthcare now and in the future.

What Is Original Medicare?

Original Medicare is the **federal government-run** health insurance program for people 65 or older. One of the many benefits of turning 65 is receiving Medicare benefits regardless of your health. If you are receiving social security benefits, you will be **automatically** enrolled in Medicare Part A and Part B when you turn 65. Your Medicare benefits will become effective on the first day of your birth month. The only exception is if your 65th birthday falls on the first day of the month. In this case, your effective date would be the first day of the previous month. Your Medicare card will be mailed to you approximately three months before your 65th birthday. Under Original Medicare, the government pays healthcare providers **directly** for the services you receive. With Original Medicare, there are **NO** network restrictions. That means you have the freedom to choose **any** doctor or hospital anywhere in the USA

when you need care. When enrolled in Original Medicare you do not need to get prior approval, referral or permission from Medicare or from your primary care doctor when you need care. You just provide your red, white and blue Medicare card to receive Original Medicare services.

IMPORTANT: More Medicare beneficiaries get their healthcare coverage through the **federal government-run** Original Medicare program than the Medicare Advantage program run by private insurance companies.

What Is a Medicare Advantage Plan?

A Medicare Advantage Plan is a health insurance program run by private insurance companies contracted by Medicare. Medicare Advantage plans provide a **completely different way** to get Medicare benefits. Each Medicare Advantage Plan must provide services offered by Original Medicare, but can do so with different rules, costs and restrictions that can affect how and when you receive care. If you enroll in a Medicare Advantage Plan, there are usually **network restrictions**. This means you are required to see the healthcare providers in the Medicare Advantage network; plus, in most cases, you will need to get **prior approval** when you need care, except in case of an emergency. The insurance companies

have been given the ability to make its own claims decisions, and some claims decisions by the insurance companies have been made with profitability in mind.

What Is a Medicare Supplement?

Medicare supplement insurance covers some of the gaps not paid by Original Medicare Parts A and B. With Original Medicare and a Medicare supplement, you are protecting the quality of your healthcare **NOW** and in the **FUTURE**. Medicare supplement insurance provides choice, control, freedom, flexibility and value. With a Medicare supplement, there are no network restrictions. This means you can choose **any** doctor and hospital in the USA that accepts Medicare patients. All Medicare supplement insurance plan benefits are set by the federal government. This means there is no difference in the benefits you receive under one company's plan versus another. However, the prices vary widely among the various insurance companies.

What Are Two Popular Medicare Supplement Plans?

Plan G and Plan G High-Deductible are two popular plans. Both plans have the **SAME** benefits! The **ONLY** difference is the policy **DEDUCTIBLE**. Plan G has a calendar-year policy deductible of \$185 and Plan G High-Deductible has an annual policy deductible of \$2,300 (2019).

With Plan G or Plan G High-Deductible you have Freedom

- ✓ You have the freedom to choose *any* hospital, doctor or specialist that accepts Medicare patients anywhere in the USA
- ✓ No networks to worry about
- ✓ No doctor referral needed to see a specialist
- ✓ No prior approval required

How Plan G and Plan G High-Deductible work to pay the expenses not covered by Medicare*

Plan G and Plan G High-Deductible have the SAME benefits! The ONLY difference is the policy DEDUCTIBLE. Plan G has a calendar-year policy deductible of \$185 and Plan G High-Deductible has a annual policy deductible of \$2,300 (2019).

Medicare Part A Hospital Insurance

- ✓ Medicare Part A Deductible
- ✓ Hospital Coinsurance
61-150 days
- ✓ Extended Hospital Coverage
up to an additional 365 days
- ✓ Benefit for Blood
- ✓ Skilled Nursing Facility Care
- ✓ Hospice Care
- ✓ Inpatient Respite Care
- ✓ Plus, any additional Medicare Part A eligible charges

Medicare Part B Medical Insurance

- ✓ Medicare Part B Medical Coinsurance
- ✓ Medicare Excess Charges
up to 100%
- ✓ Preventive Care Services
- ✓ Durable Medical Equipment
- ✓ Emergency Foreign Travel Care
- ✓ Plus, any additional Medicare Part B charges

Refer to outline of coverage

Things to Look for in a Good Medicare Supplement Insurance Policy

What are some important things to look for in a good policy? All Medicare Supplement Plan benefits are set by the federal government - the ONLY difference is PRICE. That means there is no difference in the benefits you receive - under one company's plan versus another. However, the prices vary widely among the various insurance companies. The first thing to consider is price when choosing a good policy. In addition, you should consider the company's overall reputation, financial rating, household discounts and number of years the company has been selling Medicare Supplement Plans.

When is the best time to buy a Medicare Supplement Plan? The best time to buy a policy is during Medicare supplement open enrollment period. With most companies, you can lock-in the current premium six months before and six months after your 65th birthday without answering any health questions. Also, there is no waiting period for pre-existing conditions. Your Medicare benefits and Medicare supplement policy benefits will become effective on the first day of your birth month. If you wait until after this deadline to enroll, you may be required to answer health questions to qualify. Compare rates and lock-in your LOW RATE today!

Who can help me? Our Medicare Advisors have the knowledge and experience to help you compare the different Medicare choices. We will help you learn the major pitfalls to avoid and help you enroll in the plan of your choice. We have been helping seniors enroll in Medicare Supplement Plans for more than 40 years. When you enroll with our Medicare Advisors, you will get help with other benefits such as Medicare Prescription Drugs, Dental and Vision, Long-Term Care, Elder Law Attorney; plus, discounts of up to 30% on products and services from 20,000+ health and nutritional specialists.

So, let's get started! To make good decisions, you need good information. Asking questions can make the issues surrounding Medicare easier to understand. When you are fully informed, you feel more confident about taking action. Let us help you. There is NO COST to you for our services. Call us today. We will NOT call you unless requested!

Unhappy With The Price or Service of Your Current Medicare Supplement Policy?

If you are unhappy with your plan, we recommend shopping the market for the identical coverage offered at a lower rate. There is no difference in the benefits you receive under one company's plan versus another. You can apply to switch your current Medicare supplement policy any time during the year to lower your premium rate.

Are You Overpaying for Your Medicare Supplement? Want to Lower Your Premium?

If you are over 65, you can apply to switch to a different Medicare supplement company any time. If you have health issues that would prevent you from changing your current Medicare Supplement Plan, we recommend you keep your current plan and apply at a later date. Your current plan will NOT be canceled and will remain in force as long as you pay the premium.

New Benefits for Our Medicare Supplement Policyholders.

We are excited to announce new benefits for our Medicare supplement policyholders. Qualifying policyholders will have access to:

- Discounts of up to 30% on products and services from 20,000+ health and nutritional specialists. Examples of discounted services are as follows: chiropractic, acupuncture, massage therapy and nutritional programs.
- Flexible, budget-friendly fitness program with access to 10,000 gym/fitness locations with no enrollment fee or contracts for a low cost of \$25.00 a month.
- Free 30-day walking program and personalized weekly planning for nutrition, fitness and wellness needs.



NORTH CAROLINA SENIOR CITIZENS ASSOCIATION

2019 NORTH CAROLINA PRESCRIPTION DRUG PLANS

PLAN NAME	Plan Premium	Annual Deductible	Coverage During Gap/Donut Hole	Contract ID & Plan ID
Aetna Life Insurance Company • 1-888-247-1051 • www.aetnamedicare.com				
Aetna Medicare Rx Saver (PDP) ^{1,2}	\$27.20	\$275	No	S5810-042
Aetna Medicare Rx Select (PDP) ¹	\$17.20	\$365	Yes	S5810-282
Aetna Medicare Rx Value Plus (PDP) ¹	\$62.90	\$0	Yes	S5768-131
Blue Cross and Blue Shield of NC • 1-800-661-5518 • www.bcbsnc.com/medicare				
Blue Medicare Rx Standard (PDP)	\$69.30	\$305	No	S5540-002
Blue Medicare Rx Enhanced (PDP)	\$96.80	\$0	Yes	S5540-004
Cigna-HealthSpring Rx • 1-855-391-2556 • www.cignahealthspring.com				
CIGNA-HealthSpring Rx Secure (PDP) ¹	\$55.70	\$415	No	S5617-217
CIGNA-HealthSpring Rx Secure Essential (PDP) ¹	\$21.90	\$415	No	S5617-287
CIGNA-HealthSpring Rx Secure-Extra (PDP) ¹	\$55.70	\$100	Yes	S5617-253
EnvisionRxPlus • 1-866-250-2005 • www.envisionrxplus.com				
EnvisionRxPlus (PDP) ^{1,2}	\$14.50	\$365	No	S7694-008
Express Scripts Medicare • 1-866-477-5703 • www.Express-ScriptsMedicare.com				
Express Scripts Medicare-Value (PDP) ¹	\$31.10	\$415	No	S5660-110
Express Scripts Medicare-Choice (PDP) ¹	\$95.20	\$350	Yes	S5660-209
Express Scripts Medicare-Saver (PDP) ¹	\$23.90	\$415	No	S5660-224
Humana Insurance Company • 1-800-706-0872 • www.humana-medicare.com				
Humana Walmart Rx Plan (PDP) ¹	\$30.30	\$415	No	S5884-154
Humana Preferred Rx Plan (PDP) ^{1,2}	\$28.80	\$415	No	S5884-133
Humana Enhanced (PDP) ¹	\$74.60	\$0	No	S5884-066
MII Life Insurance, Inc • 1-800-424-5870 • https://medicare.magellanrx.com				
Basic Blue Rx Standard (PDP) ²	\$29.00	\$415	No	S6986-002
Basic Blue Rx Value (PDP)	\$24.40	\$415	No	S6986-009
Mutual of Omaha Rx • 1-855-864-6797 • www.mutualofomaha.com				
Mutual of Omaha Rx Plus (PDP)	\$45.60	\$415	No	S7126-007
Mutual of Omaha Rx Value (PDP)	\$28.00	\$415	No	S7126-040
SilverScript • 1-800-790-6364 • www.silverscript.com				
SilverScript Choice (PDP) ^{1,2}	\$29.70	\$0	No	S5601-016
SilverScript Plus (PDP) ¹	\$61.20	\$0	Yes	S5601-017
SilverScript Allure (PDP) ¹	\$80.00	\$0	No	S5601-150
UnitedHealthcare Insurance Company • 1-888-867-5564 • www.uhcmedicareolutions.com				
AARP MedicareRx Saver Plus (PDP) ^{1,2}	\$29.20	\$415	No	S5921-353
AARP MedicareRx Preferred (PDP) ¹	\$73.30	\$0	No	S5820-007
AARP MedicareRx Walgreens (PDP) ¹	\$28.00	\$415	No	S5921-390
WellCare Health Plans • 1-877-818-8744 • www.wellcarepdp.com				
WellCare Classic (PDP) ^{1,2}	\$30.30	\$415	No	S4802-081
WellCare Extra (PDP) ¹	\$74.50	\$0	No	S4802-105
WellCare Value Script (PDP) ¹	\$15.00	\$415	No	S4802-143

¹ National Plan

² For those people who are deemed eligible and approved for Extra Help, plan premium should be covered in full.

NORTH CAROLINA SENIOR CITIZENS ASSOCIATION



2020 Medicare Part D Prescription Drug Plan Finder Tool

We will help you find the Medicare Prescription Drug Plan that meets your needs. The following information will provide our staff with the necessary information to prepare a Prescription Drug Report.

IMPORTANT

Complete this form along with the Official Medicare Supplement Application and return in the enclosed postage-paid envelope to: NCSCA, PO Box 34, Fayetteville, NC 28302

A. Please provide us with your name and address as it appears on your Medicare Card:

Name: _____ Date of Birth: _____
Address: _____
City: _____ State: _____ Zip: _____
County: _____ Home Phone: (____) _____ Cell Phone: (____) _____
Email: _____

B. Do you currently have insurance coverage for prescriptions? Yes No

If the answer is yes, please check the type of coverage below.

- Federal Employee Health Benefit Plan NC State Employee Health Plan TriCare Coverage
 VA Coverage Other _____

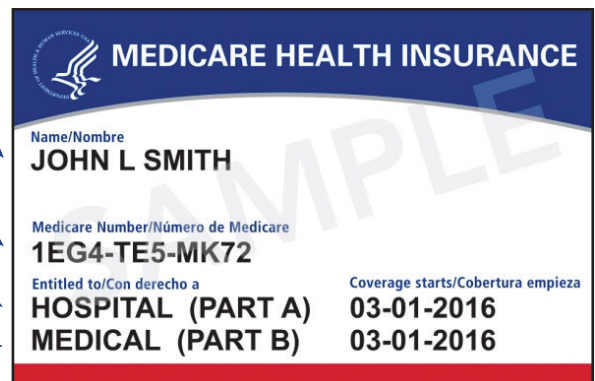
C. Please provide us with your Medicare card information:

1) Name of Beneficiary on card

2) What is YOUR Medicare claim number?

3) What is YOUR effective date for Medicare Part A?

4) What is YOUR effective date for Medicare Part B?



Prescription Drug Helpline: 1-800-290-7535

