



Living healthier with Medicare Advantage

Three steps to finding better care at lower costs



Medicare Advantage:

Get better care at lower costs.

It's time to make a choice about the type of health plan and coverage you'll need for 2021. Most people want health care they can depend on at a cost they can afford. This is why so many people are looking at Medicare Advantage.

With Medicare Advantage, you get great care at lower costs. In fact, Medicare Advantage plan members save more than \$1,500 than those with Original Medicare plans.¹

How do you find the Medicare Advantage plan that's right for you? Follow our three easy steps:

1

**Know
your needs**

2

**Personalize
your choices**

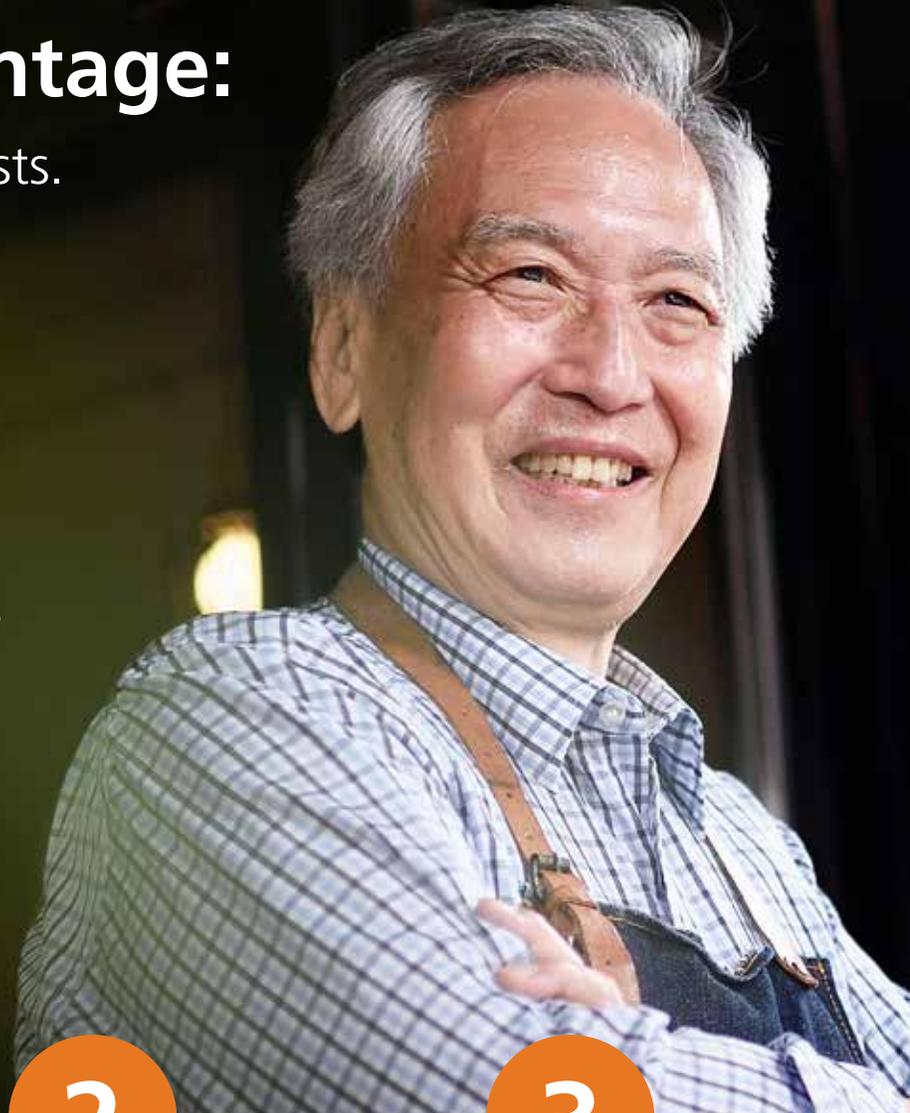
3

**Choose
your plan**

**We hope this guide helps you choose the right
Medicare Advantage plan for you.**

1. Better Medicare Alliance. State of Medicare Advantage. July 2020.
bettermedicarealliance.org/sites/default/files/2018-

Information in this guide does not substitute for care with your personal health care provider.





1

Know your needs

To find a Medicare Advantage plan that's right for you, it helps to have a good idea about what you need to cover. Most people need to cover a combination of doctor visits and medicines. Here are some questions to ask yourself.

What doctors do you see?

You want to be sure your primary care doctor, specialists and other providers are covered by your insurance company. [List them here:](#)

What medicines do you take?

Many people take three or more medicines every month. That can add up. A Medicare Advantage plan that pays for your medicines can help. [List your medicines below:](#)

PATIENT STORY



Sofia, 70 years old

*"I have been pretty healthy and I want to stay that way. Through my Medicare Advantage plan, I have a doctor and care team who take the time to create a wellness plan just for me. I also have a membership to a fitness center at no extra cost. I feel like I have found the right fit for me."**

What other services do you want?

Many Medicare Advantage plans cover services that Original Medicare doesn't. If any of these are important to you, you might want to find a plan that includes them.

-  **Dental**
-  **Vision**
-  **Fitness membership**
-  **Hearing**
-  **Transportation**
-  **Programs to keep you healthy**

*Patient information is for illustrative purposes only. While based on an actual patient story, the picture, name, age and other identifiable information have been changed to protect their privacy.

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2

Personalize your choices

Now that you have your needs down on paper, it's time to personalize your choices. Depending on where you live or even your health needs, there may be many Medicare Advantage plans to choose from. Some of these might cover many extras that are important to you. An independent, licensed insurance agent can help you select the best plan for your situation.

PATIENT STORY



Jamal, 67 years old

*"I was curious about Medicare Advantage and if it was a better choice than my current Medicare plan, so I called Optum. They put me in touch with a licensed insurance agent to learn more. I realized that I actually had plan choices — many with no monthly premium. It's like an all-in-one plan designed with me in mind."**

An agent can help you:

- Compare Medicare Advantage plans in your area
- See if your doctors are in the plan networks
- See what plans cover the medicines you need
- Find plans that include vision, dental and other services important to you

An agent can also answer specific questions you may have, such as:

- What should I keep in mind if I want to work past 65?
- Is my employer's plan a good choice for when I retire? Or is there something better?
- Will my health care be covered if I travel?

You can get answers to these and other questions without leaving home. Staying healthy is important, now more than ever. Agents can talk to you on the phone to help you feel confident about your Medicare Advantage plan choices.

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3

Choose your plan

By now, you've thought about your health care needs and explored your options. Now it's time to select a Medicare Advantage plan that fits your needs. Take this opportunity to do something simple that could help you improve your health and life forever.

PATIENT STORY



Carol, 66 years old

*"A few years ago I found out I had Type 2 diabetes. I've been taking care of it with medicine and exercise. I'm so thankful that I chose a Medicare Advantage plan. It's given me a closer connection to my doctor and a team of people who are caring for me. They check in with me and ask if I'm taking my medicine and following my diet. They care. That's important. It makes a difference. And it's helped me stay much healthier."**

Talk to an independent, licensed insurance agent who will review your health care needs and recommend Medicare Advantage plans for you. You could save up to 30% on your health care costs with Medicare Advantage compared to Original Medicare.²



Speak with an independent, licensed insurance agent today.

Call 1-866-964-1547, TTY 711
Monday–Friday, 8 a.m.–5 p.m.
California residents call
1-855-883-5998, TTY 711

Looking for more Medicare resources?

- Watch helpful videos or attend a webcast hosted by an independent, licensed insurance agent in your area at optumcare.com/medicare.
- Research plans at [medicare.gov](https://www.medicare.gov) or call Medicare at 1-800-MEDICARE, TTY 1-877-486-2048, 24 hours day/seven days a week.
- Speak with health plan representatives directly and ask about what they offer in your area.

Don't wait. Now is the time to find the right Medicare Advantage plan for you.

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2. UHG Cost Savings Report 2020.

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