



Medicare Extras:
**How to Get More Benefits
for Less**



Let the Extras Be Your Guide

Whether you're new to Medicare or have been on it for years, it's important to remember that there are options available, such as Medicare Advantage plans, that meet more than just your basic needs. You should have a plan that gives you what you want—things that make your life easier, save you money and protect your finances. It's always beneficial to do your research and see what your options are.

What if the options are overwhelming? Start by thinking about plan options that would best fit your needs. With benefits like maximum out-of-pocket protection, prescription drug coverage, transportation, acupuncture and other important extras, finding the right plan for you is well worth the research.

Medicare Advantage plans can provide you with these extras, and the Medicare Annual Enrollment Period is a great time to start researching how they can help meet all of your wants and needs. In this guide, you'll find some of the many extras included with these all-in-one plans.



Remember, the Medicare Annual Enrollment Period starts October 15 and ends December 7.

So don't wait too long before doing your research.



Maximum Out-of-Pocket Protection and No Deductibles

With Original Medicare alone, costs for medical and hospital care can be unpredictable. Some plans may also require you to meet deductibles before they start covering your care. Many Medicare Advantage plans have a maximum out-of-pocket (MOOP) limit and require no deductibles. Once you meet your MOOP limit, you won't have to pay any more money for covered services during that year. And without deductibles, your plan starts covering your needs right away.



Over-the-Counter Benefits

One benefit you might not have thought existed is an allowance for over-the-counter (OTC) items. OTC items can include a wide variety of health-related products like non-prescription medications, bandages, vitamins and more—things that you're used to paying for out of pocket. When you choose a Medicare Advantage plan that provides this benefit, typically you order through a website or catalog and the items are delivered right to your door. In many cases, the allowances are on a quarterly basis. You get a set dollar amount every three months to use as you wish. But if you don't use it, you lose it, and the set dollar amount starts over again the next quarter.



Acupuncture Benefits

For certain pains, mental wellness and other issues of the body, prescription drugs aren't always the answer. Sometimes, there are other ways to heal and feel better. Acupuncture is a medication-free method of achieving pain relief that may be covered by some Medicare Advantage plans. This natural healing method can help with many health issues, such as arthritis, respiratory illnesses, cataracts, depression, gingivitis and more.



Transportation Assistance

Another valuable benefit that may be available in some Medicare Advantage plans is transportation assistance. With this benefit, you won't have to worry about how you're going to get to or from medical appointments, pick up prescriptions, get vaccines or go other places related to your healthcare benefits. You can schedule and arrange a ride for yourself by simply going to a website or making a call. Transportation options include specialized vehicles to accommodate a wheelchair or other mobility device, and you can let drivers know ahead of time if you require any special assistance.



Home-Delivered Meals

Proper nutrition is important to your health—especially after a stay in the hospital. That's why some Medicare Advantage plans offer meal delivery at no cost following surgery, an inpatient hospital stay, or for those with a chronic condition, such as diabetes, COPD and some cardiovascular disorders. This benefit is designed so you can spend more time recovering and less time worrying about meal preparation.



Prescription Drug Coverage

Regularly taking medications can be an important part of maintaining your health and wellness. And, the cost for those medications can add up. Many Medicare Advantage plans include drug coverage. These plans may provide large savings and even \$0 prescriptions. Medicare requires that you have creditable prescription drug coverage, so one of the best parts of this included coverage is that you won't have to worry about juggling two different companies to get what you need.



Diabetes Essentials

If you have diabetes, you're probably well aware that there's a lot involved—supplies, insulin, monitoring, checkups and the list goes on. In an effort to keep you healthy and minimize costs, some Medicare Advantage plans provide special benefits for people with diabetes. These benefits can include \$0 insulins and supplies, self-management training and coverage on important exams.



Fitness Memberships

Staying active is hugely important to both your longevity and your overall well-being, but it's not always easy to get out and move. Some Medicare Advantage plans provide no-cost fitness memberships that present more ways to be active. This benefit might include at-home live or on-demand workout options as well as access to fitness centers and group classes.

These are just some of the extra benefits to consider when evaluating your Medicare choices. If you aren't currently on a Medicare Advantage plan, start researching now so you can have the extras you need. And, if you're currently enrolled in a Medicare Advantage plan, don't assume that your current plan has these benefits. Take a look at what's available and see if there are better options. Your health and your bank account will thank you!



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