



Shopping for Over 65 Medical Plans
Supplemental vs. Medicare Advantage plans

Three (3) months prior to your 65th birthday you should contact Medicare and sign up for parts A and B. Medicare covers many medical and hospital services. They also provide a minimal pharmacy plan (Part D). Do not sign up for part D of Medicare if you are continuing with the NMUSD benefits.

Plans offered by NMUSD

Supplemental or Coordination of Benefits (Medigap Plans)

Medicare will be primary if you continue on any of the District offered plans.

Claims:

If you access under the Cigna OAP Medicare Expand, In or Out of Network; Medicare will be billed first and your Cigna plan second. You will receive an Explanation of Benefits (EOB) from Medicare and an EOB from Cigna.

Tiered prescription plan available with no annual cap and 90 days supply by mail order.

Medicare Advantage Plans

NMUSD offers two group Medicare Advantage plans; SCAN and Kaiser Permanente Senior Advantage. With a Medicare Advantage Plan you assign your Medicare over to SCAN or Kaiser Senior Advantage. The primary care doctor and Medical Group manage your care. We offer two SCAN plans; SCAN Basic and SCAN Enhanced.

Premiums

Medicare Part B Charges

- Medicare charges you a monthly fee for Medicare Part B standard premium for 2024 is \$174.70. Adjusted higher gross incomes may pay more.
- If you receive a Social Security check, this amount is automatically deducted from your gross entitlement.
- If your Social Security check is less than the monthly fee you should make arrangements with Social Security to pay the balance to them.
- If you will not be receiving a Social Security check you should make arrangements with Social Security to pay the amount to them.
- If you will need to send a separate check to Social Security, ask when statements are mailed; annually, quarterly, monthly?

Supplemental Medigap or Medicare Advantage Premiums

- Enrolled in NMUSD Over 65 plan, the monthly premium is collected by WEX Health Inc for NMUSD for the plan you elected. Example: Cigna OAP (Supplemental), SCAN Health Plan or Kaiser Senior Advantage (Medicare Advantage Plans). Rates and Plans are subject to change each Open Enrollment.
- Enrolled with a private provider, monthly premiums are paid directly to that insurance company.

NOTES

- **Supplemental Medigap** private plans fill in the gaps of Medicare coverage.
 - a) Insurance with a PPO type insurance product.
 - b) You have self-referral to a network of providers.
 - c) Look for deductibles.
 - d) Ask if the price quoted includes their pharmacy plan.
- **Medicare Advantage Plans** are private HMO insurance companies approved by Medicare to provide coverage.
 - a) Your care is managed by your Primary Care physician and Medical Group.
 - b) Some private HMO plans are marketed using terms like preferred provider which makes it appear as a PPO plan. If the term Medicare Advantage is used in the material this indicates it is an HMO plan and you should clarify what you are purchasing with the company.
 - c) HMO plans generally only cover you for life threatening emergencies when you are out of state. Ask for clarification of out of state coverage.
- **Look for differences in the pharmacy plan coverage.**
 - a. What is their annual cap?
 - b. Is your medication covered?
 - c. What are the co-pays? Some plans charge a percentage on Brand name prescriptions.
 - d. What is the mail order allowance-90 days, 60 days...?
- **Medicare Coverage**
 - Part A helps cover:
 - a. Inpatient care in hospitals
 - b. Skilled nursing facilities (not custodial or long-term care)
 - c. Hospice health care services
 - Part B helps cover
 - a. Medically necessary services like doctors' services, outpatient care, home health services and other medical services.
 - b. Covers some preventive services.