OUTRAGEOUSLY AND, DARE WE SAY, TO UNDERSTAND

THE GROWING BOLDER

Interesting Easy

GUIDE TO MEDICARE

Florida Blue Medicare
At Florida Blue Medicare, our mission is to help people and communities achieve better health — and that goes far beyond your Medicare Advantage coverage. We are proud to align with other like-minded organizations to deliver care and compassion to you in new and exciting ways.

That’s why we’re teaming up with the great group of people at Growing Bolder. Growing Bolder is an amazingly talented team that focuses on providing not only the tools and resources, but the inspiration and motivation to make the rest of your life the best of your life. They are sharing some of the best stories you’ll ever find of ordinary people living extraordinary lives. And, you can access these stories in a variety of ways — on their website, their beautiful magazine, NPR radio show, PBS television show or on their Facebook page.

I hope you find the content inspiring and uplifting. Florida Blue Medicare means you have a community of complete care for your complete health and wellness. And we think this new partnership with Growing Bolder is one more great way for us to help you reach your health goals. Don’t forget it’s never too late to make the rest of your life, the best of your life!

We believe that age is not a disease, it’s an opportunity that’s filled with possibility and we’re dedicated to helping you seize that opportunity.

Don’t forget it’s never too late to make the rest of your life, the best of your life.

It’s exciting to find a partner whose mission is so perfectly aligned with our own that the potential to help make a difference in the lives of others grows exponentially. We’ve found that partner in Florida Blue Medicare.

We know from the examples of others like you that it’s never too late to improve our health and wellbeing, discover a new passion or purpose, start a new business, find a new job, make a new friend or start a new relationship. We all just need the inspiration, the encouragement and the tools and resources to make it happen.

Growing Bolder and Florida Blue Medicare have joined forces to do just that. We’re dedicated to helping you live your best life through the inspiring examples of people just like you who are living extraordinary lives all across our great state.

That’s why we’ve created the statewide Growing Bolder community for Florida Blue Medicare members.

We believe that age is not a disease, it’s an opportunity that’s filled with possibility and we’re dedicated to helping you seize that opportunity. We’re committed to helping you live a healthy, active and engaged life and to bounce back more quickly and more fully when you do encounter health setbacks.

So join us. Always believe that it’s never too late to make the rest of your life the best of your life. Become part of our statewide community of hope, inspiration and possibility — a community that’s dedicated to your health and happiness.
# Table of Contents

**ABOUT GROWING BOLDER:** Growing Bolder helps older adults optimize and celebrate the nearly endless opportunities of life. We provide the inspiration, resources and community support to improve your overall health and wellbeing, to chase your dreams and to live a life filled with passion and purpose. Growing Bolder can help you make the rest of your life the best of your life.

**BEFORE YOU READ:** Check out the Growing Bolder Glossary on page 52

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Growing Bolder Membership</td>
<td>10</td>
</tr>
<tr>
<td>Growing Bolder Contributors</td>
<td>12</td>
</tr>
<tr>
<td>Eligibility and Enrollment</td>
<td>14</td>
</tr>
<tr>
<td>Rise of Active Centenarians</td>
<td>15</td>
</tr>
<tr>
<td>Keys to Active Longevity</td>
<td>16</td>
</tr>
<tr>
<td>What Are My Medicare Coverage Options?</td>
<td>18</td>
</tr>
<tr>
<td>Never Too Late</td>
<td>20</td>
</tr>
<tr>
<td>Power of Prehabilitation</td>
<td>22</td>
</tr>
<tr>
<td>Medicare Coverage Combinations</td>
<td>24</td>
</tr>
<tr>
<td>Choosing a Medicare Plan</td>
<td>28</td>
</tr>
<tr>
<td>Ordinary People Living Extraordinary Lives</td>
<td>30</td>
</tr>
<tr>
<td>Choosing a Medicare Plan</td>
<td>32</td>
</tr>
<tr>
<td>Health-Wealth Connection</td>
<td>34</td>
</tr>
<tr>
<td>Rockstars of Aging</td>
<td>35</td>
</tr>
<tr>
<td>Enrollment Periods</td>
<td>37</td>
</tr>
<tr>
<td>Move Forward, Give Back</td>
<td>42</td>
</tr>
<tr>
<td>Finding Your Tribe</td>
<td>43</td>
</tr>
<tr>
<td>Additional Benefits</td>
<td>44</td>
</tr>
<tr>
<td>Surviving and Thriving</td>
<td>47</td>
</tr>
<tr>
<td>How Growing Bolder Changed My Life</td>
<td>48</td>
</tr>
<tr>
<td>Florida Blue Centers</td>
<td>50</td>
</tr>
<tr>
<td>Growing Bolder Lexicon</td>
<td>52</td>
</tr>
<tr>
<td>Glossary</td>
<td>56</td>
</tr>
<tr>
<td>Frequently Asked Questions</td>
<td>57</td>
</tr>
<tr>
<td>Plan Comparison Worksheet</td>
<td>58</td>
</tr>
</tbody>
</table>
As we travel and speak throughout the state and engage with Florida’s most active and inspiring adults we’re often asked about Medicare. It seems to be on the mind of most people of a certain age. What makes one plan better than another? We love this topic because we believe that great coverage is essential to successful aging and because not all plans are the same.

Let’s start with 5 Important Points to Understand

1. We all want to live, longer, healthier and more active lives!

2. But let’s be honest. No matter how healthy our lifestyle choices are, we will all experience health setbacks as we age.

3. Health care is better than ever… that’s great news! But it’s also more expensive than ever and that’s not going to change.

4. We all need great health insurance and have to understand what Medicare does and doesn’t cover and what additional coverage options are available: Medicare Part A, Part B, Part C, Part D

5. What plan is best for you? What makes one plan better than another? We believe that the most important differentiator in the entire industry is access to Growing Bolder’s complete Medicare resource platform. It’s designed to lower your health care costs, help keep you at your healthiest, and recover quicker and more fully from sickness or injury.

Read this Guide to Help you Decide what Plan is Best for You
Welcome!
There’s a lot to learn about Medicare, but it doesn’t have to be overwhelming. This guide explains Medicare and the health care and prescription drug plan options available to Florida residents through Florida Blue Medicare.

HELPFUL HINTS FROM GROWING BOLDER!
This guide will help walk you through the process, answering questions — and suggesting the right ones to ask — as you find the right Medicare plan for you. The Growing Bolder team will pop in from time to time with pointers, helpful hints and reminders to breathe deeply and press on!

How to use this guide

1. DON’T STRESS.
   The Growing Bolder ethos is about living your best life at any age. And there’s nothing more fundamental to living bigger, better and bolder than your health.
   This Guide to Medicare is filled with tips to help you find the Medicare plan that’s right for you. So, take a deep breath, keep reading, and know that our Growing Bolder community is here to help you along the way.

2. TAKING NOTES.
   Every person’s situation is different, but some plans may be a better fit for you, your health, your finances and your goals. As you go through this guide, keep your specific situation in mind and make a note of what sounds like the best fit for your uniquely you life.

3. ASK QUESTIONS.
   This is a lot to take in at one time, so write down your thoughts and call a Florida Blue Medicare agent anytime at 1-844-396-1875.

Things you should think about before you start:

YOUR HEALTH CARE PREFERENCES
Take a moment and make an honest assessment of your general health. Think about how (and how often) you use health care facilities. Also, consider your budget for health-related expenses, both monthly and annually.

YOUR PROVIDER
Do you already have a physician you prefer? Or would you be open to different providers if it meant different cost and/or benefit options?

YOUR PRESCRIPTION DRUGS
Make a list. You’ll want to plan for your prescription drug needs and make an estimate of your annual out-of-pocket costs.

WHAT ELSE DO YOU WANT FOR YOUR HEALTH?
Some plans offer additional vision, dental and hearing benefits and also offer fitness programs to help you stay healthier. Having a plan with these included may encourage you to do more, prevent more and live more fully.

WHAT ARE YOUR TRAVEL PLANS?
Are you planning to tour the country and travel the world, or have you already found your slice of paradise?

Learn more in the way that’s most convenient for you:

- Call or visit your local agency to speak to a Florida Blue Medicare agent.
- Call Florida Blue Medicare directly at 1-844-396-1875 (TTY: 1-800-955-8770).
- Visit a Florida Blue Center to get your questions answered in person.
- View more resources online by visiting growingbolder.com/medicare.
Growing Bolder Contributors

Connecting you with our team of experts and innovators.

Left to right
Laura Savini
Award-winning producer/TV host
Doro Bush Koch
Mindfulness and wellness thought leader
Denise Austin
Fitness icon
Diana Nyad
Adventurer
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Journalist
Barbara Hannah Grufferman
Author
Dan Buettner
Founder, The Blue Zones
Dr. Roger Landry
Longevity expert
Who can get Medicare and how do you enroll?

Created in 1965, Medicare started with just two parts — Part A and Part B — which are explained on page 18. Later on, additional parts — Part C and Part D — were added as the needs of Medicare beneficiaries changed.

You must meet one of the following requirements to be eligible for Medicare.

- You are age 65 or older, a U.S. citizen or a permanent U.S. resident and have lived in the U.S. continuously for five years prior to applying.
- You are younger than 65 with a qualifying disability.
- You are any age with a diagnosis of end-stage renal disease or ALS.

The Rise of Active Centenarians

Growing Bolder has interviewed more active centenarians than almost any media organization in the world. We call them our Rock Stars of Aging® because they’ve not just added years to their life, they’ve added life to their years. There are three major reasons why you should care about our Rock Stars of Aging.

1. THEY DIDN’T WIN THE GENETIC LOTTERY
   Living to an active 100 is more of a lifestyle choice than a genetic blessing. The National Institute on Aging says that longevity is 70 percent determined by lifestyle and only 30 percent by genes.

2. THEY MAKE LIFE WORTH LIVING
   Many of our Rock Stars of Aging are still living at home, driving, golfing, traveling, dancing, painting, telling jokes, watching videos on the Internet and listening to music into their 100s.

3. THEY LIVE A LIFESTYLE THAT WE CAN MODEL
   These Rock Stars of Aging not only provide glimpses into our possible future but also roadmaps on how to get there. They share many common lifestyle choices that anyone can make at any age.
Keys to Active Longevity

When we talk about aging well, we’re encouraging a lifestyle designed to help you not only live longer but to live a healthier, more engaged life for the entirety of your life. It’s both quantity and quality. That’s the goal, right?

Health experts and those who themselves have lived longer, bolder, fuller lives agree on some tips:

1. HAVE A POSITIVE ATTITUDE AND AN OPTIMISTIC SPIRIT
   No attitude is as potentially harmful as a negative belief system about aging. Negative thinking can lead directly to anxiety, depression, low self-esteem, lack of self-confidence, unhealthy behaviors and, ultimately, sickness. The way we visualize ourselves aging has a direct impact on how we actually age because what the mind believes, the body embraces.

2. HAVE SENSE OF PURPOSE
   The Japanese believe that everyone has an ikigai — a reason for being. The French call it a raison d’être. Call it whatever you like, having something that makes life worth living is essential as we age. Your purpose doesn’t have to be profound as long as it motivates you to want to get out of bed every morning and inspires you to action.

3. STAY SOCIALLY ENGAGED
   As we age, lack of socialization can be more harmful to our health than smoking, alcoholism or obesity! At least 148 studies have concluded that people with stronger social relationships have a 50% reduced risk of mortality at any given time. It’s imperative that we have a strong social network and surround ourselves with those who share our enthusiasm for life.

AND THAT’S JUST THE START!
Eat better! Get moving! Talk to your doc! Get some sleep! As a Growing Bolder member, we’ll share tips, experiences and longevity resources to help you live your best life, longer.
What are my Medicare coverage options?

SEE THE WHOLE CHESSBOARD!

This is a great place to start. See how each of the plans fill different roles. Parts A and B cover what many consider “essential” services, like hospital stays and doctor visits. You can add Part D to cover prescriptions or supplements for various out-of-pocket costs. Part C plans, like those at Florida Blue Medicare, offer options to cover some or all of that. Ask yourself what all would I like covered?

STEP 1: Enroll in Original Medicare.

Original Medicare

- Part A
  - Covers hospital stays, skilled nursing facilities and home health care
- Part B
  - Covers doctor visits and many outpatient services, such as lab tests, X-rays and physical therapy

STEP 2: Decide if you need additional coverage. There are two ways:

OPTION 1: CHOOSE A MEDICARE ADVANTAGE PLAN.

Medicare Advantage Plan

- Part A
- Part B
  - Combines Original Medicare Part A and Part B in one plan
- Part C
  - Many plans offer additional benefits not covered by Original Medicare, plus MA-PD plans include prescription drug coverage

OPTION 2: ADD THE FOLLOWING TO ORIGINAL MEDICARE.

Medicare Part D Plan

- Part D
  - Covers prescription drugs

STEP 3: Talk to a Florida Blue Medicare agent to find the best plan for you!

Call 1-844-396-1875 (TTY: 1-800-955-8770) or visit growingbolder.com/medicare

MEDICARE COVERAGE OPTIONS

PROVIDED BY THE FEDERAL GOVERNMENT

OFFERED BY PRIVATE INSURANCE COMPANIES
Florida residents in their 60s, 70s, 80s, 90s and even 100s have proven that it’s never too late to improve our health and fitness, start a career, find a new passion or purpose, make a difference in the lives of others, restore a friendship, or start a new relationship. It’s never too late to make the rest of your life the best of your life and Growing Bolder and Florida Blue Medicare are here to help!

Quin Bommelje, 71, may be the most unlikely person ever to find herself competing on the finals of NBC’s “America’s Got Talent.” She was 60 when she took her very first ballroom dancing lesson. “She was terrible,” remembers her husband, “but she loved it.”

Daily aches and pains started to vanish as dancing began to change her body. Her stamina improved and her self image soared. “I learned that even in my 60s, pushing my body through vigorous exercise made me feel so much better,” she says. “I fell in love with this life and couldn’t get enough.”

She began traveling to competitions across the country and became an inspiration to dancers of all ages. She got attention everywhere she went and ultimately was chosen to appear on national TV. “Until I turned 60 I was a stay-at-home mom,” says Bommelje. “And now, in my 70s I have a whole new life. I wouldn’t have believed it was possible. It really is never too late to live your dream!”

America’s Got Talent, Quin Bommelje

When they want to talk...
At Growing Bolder, we believe that prehabilitation is aging’s ultimate no-brainer because we will all experience a series of physical setbacks as we grow older. And guess what? The types of interventions available to us when we suffer those setbacks and the extent of our recovery afterwards are largely determined by our overall health and fitness at the time — not just by our age. Prehabilitation is simply making a positive lifestyle modification. It’s regular exercise, a healthy diet, plenty of sleep, and stress reduction. Prehabilitation is an important key to help reduce future health care costs and the impact of future health setbacks.

A 2019 study in the Journal of the American College of Surgeons found that patients 70+ who exercised, ate a healthy diet and practiced stress reduction techniques for at least one week before a major operation had shorter hospital stays, 10% lower hospital bills, and 35% lower out-of-pocket insurance costs.

IT PAYS TO PREHAB!

THE POWER OF PREHABILITATION

Exercise

Healthy Eating

Stress Reduction

Plenty of Sleep

IT PAYS TO PREHAB!

A 2019 study in the Journal of the American College of Surgeons found that patients 70+ who exercised, ate a healthy diet and practiced stress reduction techniques for at least one week before a major operation had shorter hospital stays, 10% lower hospital bills, and 35% lower out-of-pocket insurance costs.
Medicare Advantage -- Part C

Medicare Advantage (MA) plans are health plans offered by private organizations, like Florida Blue Medicare, that contract with Medicare.

- Includes all the benefits of Original Medicare Parts A and B
- Usually includes Part D prescription drug coverage
- Premiums and deductibles vary by plan
- Many plans include extra dental, hearing and vision benefits
- Many plans have a $0 monthly plan premium
- Florida Blue Medicare Advantage plans include the SilverSneakers® Fitness Program
- Many plans have transportation services to doctor appointments, pharmacies and more

Who it’s for:
Medicare Advantage combines the coverages of Parts A & B together, most often with prescription drug coverage included, into a private plan, like the ones offered by Florida Blue Medicare.

It’s for those who:
- WANT TO CAP OUT-OF-POCKET EXPENSES. Unlike Parts A & B, once you hit your annual maximum, your Part C plan pays for all your covered services.
- WHO KNOW THEIR PRESCRIPTION DRUG NEEDS. Instead of adding a stand-alone Part D plan with varying premiums, Part D is included in most Medicare Advantage plans.
- WANT MORE OPTIONS. With different coinsurance and copay options for different premiums, you can tailor your choice to your budget and needs.
- WANT MORE SERVICES. Vision, dental and wellness services are often included in Part C plans, which may better support your lifestyle.

Who it’s for:
Part A & B - The traditional plans you know and love.

These plans are great if:
YOU LOVE THE OPEN ROAD. It’s a national program, so it’s accepted everywhere with no worry of going “out of network.” HEY, SNOWBIRDS! We’re looking at you!
YOU DON’T WANT ADDITIONAL MONTHLY PREMIUMS. Part A is premium-free, and Part B premiums vary based on income. Both do have deductibles, though, and cost-sharing with no maximum out-of-pocket.

Medicare Advantage – Part C

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MEDICARE COVERAGE CHOICES

**Medicare Part D**

Standalone Part D prescription drug plans (PDPs) can help reduce your costs for medications and are available only from private companies or organizations like Florida Blue Medicare.

**WHAT IT COVERS:**

- Many generic and brand-name drugs with predictable copayments
- They often include preferred pharmacies for lower cost-sharing
- An extensive list of plan-covered drugs (formulary)
- Most plans offer a mail-order pharmacy service for home delivery of your medications at no extra cost

**PART D COVERAGE STAGES:**

**Deductible Stage:** This is the amount you must pay before your drug plan begins to pay its share of your covered drugs.

**Initial Coverage Stage:** These are the amounts you pay for your covered drugs after the deductible (if the plan has one). You pay your share and your drug plan pays its share for covered drugs.

**Coverage Gap Stage:**

The coverage gap (also known as the “donut hole”) begins after you and any Part D plan together have spent a certain amount for covered drugs.

Once you enter the coverage gap, you pay no more than 25% of the plan’s cost for covered brand-name drugs and no more than 35% of the plan’s cost for covered generic drugs until you reach the end of the coverage gap.

**Catastrophic Gap Stage:**

Once you’ve met the out-of-pocket cost limit, or threshold, for the year, you leave the Coverage Gap stage and move to the Catastrophic Coverage stage. During the Catastrophic Coverage stage, you will pay the greater of 5% coinsurance or a small copay for your covered drugs for the rest of the year.

If you choose a Medicare Advantage plan, prescription drug coverage is usually included, so you don’t need a separate Part D plan.

Florida Blue’s Same Age Forever® program locks in your rate at age 65 forever, and your premium will never go up due to age.

1 Foreign travel emergency coverage only included under Blue Medicare Supplement Plan D, G, M or N and Blue Medicare Supplement Select Plan D or M. Blue Medicare Supplement Select plans require use of network hospitals except in emergencies.

2 The “Same Age Forever” premium rate only applies to our Medicare Supplement and Medicare Supplement Select policies, not our Medicare Advantage or Part D plans. While factors such as medical costs and inflation will increase premiums, you will always pay your entry age rate providing you have continuous Blue Medicare Supplement coverage.

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More than half of those transitioning to Medicare admit they don’t know where to begin. So if you’re confused, you’re not alone! Call a Florida Blue Medicare agent today and they’ll help from “Part A” to Z.

1-844-396-1875
Believing that more is possible is one of the keys to successful aging. That’s why Growing Bolder shares the inspiring stories of ordinary people living extraordinary lives.

These are your neighbors. They’re fellow Floridians who understand that it doesn’t make any difference how old you are, how much you weigh, what disability you might have, or what challenges you face — it’s always possible to find passion and purpose.

**Charmaine Gilbreath**

“I retired early at 63 and I don’t want to just sit on the beach til I die.”

Belonging to a growing community of adults who choose to keep growing and challenging the myths that tie us down helps Gilbreath stay engaged and healthy. At 67, she’s ready to retire from her career but not from life. She decided that for her, retirement would mean reinvention and reeducation. After 30 years as a research scientist, she went back to school to study the field of 3D printing. She believes that not making use of the education, experience and wisdom that comes from a productive life is a missed opportunity, both for the individual and society.

**David O. Stillings**

“I don’t feel 74 because I’m allowed to be free in my mind, yet disciplined enough to know how to use it.”

“In life, it is important to take some risks. If you are willing to take those risks, life will reward you.”

Belonging to a growing community of adults who choose to keep growing and challenging the myths that tie us down helps Stillings stay engaged and healthy. He has taken a lot of risks in his life, but believes that the ability to anticipate, assess and react appropriately are important assets in life.

**Jenn Ross**

“You’re at your best when you’re happy and that’s why I cook, to help others find their happiness, too.”

Belonging to a growing community of adults who choose to keep growing and challenging the myths that tie us down helps Ross stay engaged and healthy. She too believes that the ability to anticipate, assess and react appropriately are important assets in life. She hopes to make veganism approachable, affordable and accessible.

**Patrick Moraz**

“You have to take chances or you’re going to have a very boring life.”

Belonging to a growing community of adults who choose to keep growing and challenging the myths that tie us down helps Moraz stay engaged and healthy. He has taken a lot of risks in his life, but believes that the ability to anticipate, assess and react appropriately are important assets in life. To free your mind is to use it all: to tap into your full potential and experience true fulfillment.

You’ll gain access to more inspiring stories like these as a Growing Bolder member through Florida Blue Medicare. Enroll now at growingbolder.com/medicare or contact an agent at 1-844-396-1875.
Choosing a Medicare Plan

FACTORS TO CONSIDER WHEN CHOOSING A PLAN

Cost
Cost goes beyond what premium you pay each month for your plan. Consider what you will pay out of your own pocket, including deductibles, copayments and coinsurance when you need care.

Benefits
Does the plan include additional coverage beyond Original Medicare, like prescription drug coverage, vision, dental or hearing coverage?

Choice of doctors
Are your doctors in the plan’s network?

Prescriptions drugs
Does the plan include prescription drug coverage? Are my drugs covered on the formulary?

Travel
Will I need coverage as I travel? Does the plan include coverage out of state and/or outside of the country?

WHAT ARE THE COSTS?
Medicare Advantage plans help pay for many health care items and services but share the cost of care through deductibles, copayments (copays) and coinsurance. Depending on the option you choose, your costs may include:

- Premium
  A fixed, monthly amount you pay for your Medicare plan coverage.

- Copay
  A flat dollar amount (for example, $10) you pay each time you receive care or fill a prescription.

- Coinsurance
  A percentage (for example, 10%) you pay for your care or drugs after you meet your deductible.

- Deductible
  The amount you pay for medical costs before the plan begins to pay its share of your medical costs. Some plans have a separate drug deductible before they start to pay for your prescriptions.

NEED SOME CLARITY?
There’s a great glossary of terms in the back of this guide! Turn to page 52 for helpful details.

Go to growingbolder.com/medicare to see plans available in your area.
Extra years of enjoyable life should be considered a major goal and one of life’s greatest blessings. However, without sufficient resources to adequately fund a longer life, that additional time may be filled with heartbreak and financial disaster. Actuaries are now calculating what they call “longevity risk,” the real and rising risk of outliving your money.

Of course, part of the answer is to plan, save, invest and reduce spending. But the true solution to this longevity paradox is found in the health-wealth connection. “More than 80% of our health care dollars go to caring for preventable chronic diseases,” says Growing Bolder contributor and “Today” show Financial Editor Jean Chatzky. “And lack of exercise is the primary cause of chronic diseases.”

Chatzky is among the growing number of financial experts who believe the No. 1 investment you can make is an investment that won’t cost you a cent and will provide the greatest overall returns in the decades ahead. That investment is making positive lifestyle choices. “Rising health care costs are the most serious threat to our financial futures,” she says. “If you can reduce your chances of getting a chronic disease, then you can dramatically decrease your future health-care costs. Exercise is the key.”

That’s the health-wealth connection. You can’t improve your overall health and wellbeing without also improving your overall financial health. The two are inextricably linked. All the money in the world can’t buy you good health, but good health can save you hundreds of thousands of dollars over your lifetime. So, always remember the health-wealth connection and don’t ever say that you can’t afford to invest in your future.

“Every day for me is the only day. Not tomorrow. Not yesterday. Today. And tomorrow when I open my eyes, I’ll live that day. If you live that way you don’t have to worry about anything in the world.”
— ROSELIO MUNIZ, 106 (PICTURED)

“Everyone says, ‘Oh, I want to be like you when I’m your age.’ Why wait? Start right now!”
— ANNIE PETERS, 93

“70-year-old guys come up and try to flirt and I say, ‘Get lost, you’re too old for me!’”
— GLORIA STRUCK, 94

“Get off the couch and live your life because nobody’s going to bring it to you.”
— KEY HOWARD, 91

“I still takewalks but I need a walker. No wheelchair, though, because when people sit down sometimes they never get up.”
— ONI PONDER, 110

“I tell you, for a 90 year old I’m really enjoying life. I never thought when I was 70 that I could enjoy life so much at 90.”
— VIRGINIA FERRIGNO, 90

“The best time of your life is right now, this very minute. Make the most of today because we don’t know what’s coming tomorrow.”
— LAWRENCE HOLOFCENER, 91

“Honey, when you age you really see that what you do for other people is coming back at you.”
— WILHELMINA HOORNE, 107

“We all take from the world so we should feel obligated to give something back. It’s truly the way to enrich your soul.”
— DOROTHY TURNER JOHNSON, 100

“You won’t see any 90 year olds with big bellies because good health requires good decisions. Take care of yourself because there are no shortcuts.”
— NORMAN WALL, M.D., 97
Medicare plans offer similar coverage, but there are some important differences.

Learn what they are so you can choose the best plan for you.

<table>
<thead>
<tr>
<th>Florida Blue Medicare Plan Comparison</th>
<th>Original Medicare</th>
<th>Florida Blue Medicare HMO Plans</th>
<th>Florida Blue PPO Plans</th>
<th>Florida Blue Prescription Drug Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Coverage</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
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<tr>
<td>Preventive Care</td>
<td>✔</td>
<td>✔</td>
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<tr>
<td>Coverage outside of Florida</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
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<tr>
<td>Member Rewards</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Requires you to use a provider network</td>
<td>No. You can see any provider that accepts Medicare</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Requires you to have a Primary Care Physician (PCP)</td>
<td>No PCP required</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Referral required for specialist visits</td>
<td>No referral required</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly plan premiums</td>
<td>✔</td>
<td>$0</td>
<td>Varies by plan from $0-$145.50</td>
<td>Varies by plan from $32.20-$167.30</td>
</tr>
<tr>
<td>Out-of-Pocket (OOP) Maximum</td>
<td>Varies by plan from $2,000-$6,700</td>
<td>Varies by plan from $4,500-$10,000</td>
<td>At the OOP limit of $4,350, you reach the Catastrophic Coverage stage and pay reduced costs for drugs</td>
<td></td>
</tr>
<tr>
<td>Includes prescription drug (Rx) coverage</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes mail-order prescription drug benefit</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Additional dental, vision and hearing coverage</td>
<td>✔</td>
<td>✔</td>
<td>Available in most plans</td>
<td></td>
</tr>
<tr>
<td>Emergency coverage at home and when you travel</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Fitness benefit</td>
<td>Yes, through SilverSneakers®</td>
<td>Yes, through SilverSneakers®</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Over-the-counter (OTC) medication allowance (Select OTC items at no charge)</td>
<td>Yes, in most plans</td>
<td>Yes, $50 each quarter in most plans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation benefit (Trips to doctor appointments)</td>
<td>Available in some plans</td>
<td>Available in some plans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Meals-at-home program (Meals delivered to home after hospital stay)</td>
<td>Available in some plans</td>
<td>Available in some plans</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
INITIAL ENROLLMENT PERIOD (IEP)
When you become eligible for Medicare, you can enroll in Original Medicare or a Medicare Advantage or Prescription Drug plan during the 7-month period surrounding your 65th birthday. This includes the month of your birthday and the three months before and after the month of your birthday.

The month you turn 65

1 2 3 4 5 6 7

3 MONTHS BEFORE 3 MONTHS AFTER

ENROLLMENT PERIODS

ANNUAL ENROLLMENT PERIOD (AEP)
Every year, from October 15 through December 7, you can switch, drop or join the Medicare Advantage, Medicare Supplement or Medicare Prescription Drug Plan of your choosing. You can also enroll in Original Medicare. Your plan selection becomes effective January 1 of the following year.

AEP begins

OCTOBER 15 NOVEMBER 1 DECEMBER 7

OPEN ENROLLMENT PERIOD (OEP)
Every year, from October 15 through December 7, you can switch, drop or join the Medicare Advantage, Medicare Supplement or Medicare Prescription Drug Plan of your choosing. You can also enroll in Original Medicare. Your plan selection becomes effective January 1 of the following year.

OEP begins

JANUARY 1 FEBRUARY 28 MARCH 31

SPECIAL ENROLLMENT PERIOD (SEP)
After certain events, such as a recent move outside of your plan’s service area, or losing your employer or union coverage, you may be eligible for a Special Enrollment Period. If you think you qualify, talk to your local sales agent or call Florida Blue Medicare’s customer service department at 1-844-396-1875 (TTY 1-800-955-8770).

YOU MAY ALSO QUALIFY FOR AN SEP UNDER THESE CIRCUMSTANCES:
- If you have both Medicare and Medicaid.
- If you lose group health coverage from your spouse’s employer.
- If you get Extra Help paying for prescription drugs.

Be aware of potential penalties
If you don’t enroll in Medicare Part B or Part D when you’re first eligible to enroll, then decide later to enroll, you may have to pay a Part B and/or Part D late enrollment penalty. Go to medicare.gov to see if one of these penalties might apply to you.

HEADS UP! DON’T SLOW YOUR (EN)ROLL!
Don’t miss your initial enrollment period (IEP). You’ll still be able to enroll during the general annual enrollment period (AEP), but premiums for plans, like Part B, will likely cost you more!
Determine when it’s right for you to enroll

Talk to a licensed Florida Blue Medicare agent to discuss the best time to enroll in Medicare if you:

- Plan to retire at age 65 or are not working
- Plan to continue working past 65 and you are currently covered by an employer-provided group health plan

WHAT IF I'M STILL WORKING?
Depending on your situation as you turn 65, you may or may not have to enroll in Medicare.

1 SAVE SOME MONEY.
- If you have an individual health plan, a Medicare plan could help you save money on your care expenses.
- If you have health insurance through your employer, a Medicare plan could work with your employer-sponsored coverage. Check with your benefits administrator to see if it makes sense for you to sign up for Original Medicare (Parts A and B) in addition to the coverage you get already.

2 START WITH BASIC COVERAGE.
Many people who choose to work past age 65 enroll only in Part A because there is no monthly premium. Some choose to enroll in both Parts A and B together (Original Medicare). However, Part B comes with a monthly premium based on your income, so many don’t enroll in Part B until they lose their employer-sponsored coverage.

3 IS ENROLLMENT REQUIRED?
Most people are not required to enroll in Medicare when they turn 65. Check with your benefits administrator to see if your employer requires you to enroll in Medicare Parts A and B. Your or your spouse’s employer may require you to enroll in Parts A and B in order to keep group-sponsored coverage. This may happen if you are retired or if you or your spouse is actively working, you have group coverage through your/spouse’s employer, and the employer has fewer than 20 employees (100 if you’re eligible for Medicare due to disability).
Retired musician William Jones, 69, wasn’t about to sit on the couch and let the rest of his life pass him by. He was driven to find a new purpose. “I knew to find it I had to get out the door and follow the path.” It led to the Boys & Girls Club in Eatonville, FL, where Jones now volunteers three days a week. “It takes me back to my childhood,” he explains. “And reminds me of all the things people did for me.” He says what he gives in time he more than gets back in fulfillment. “I’ve never been more excited to greet each new day,” Jones says. “Volunteering has made this one of the best times of my life.”

Many of us feel the pull to contribute in our communities. Volunteering your time and talents can be an incredibly rewarding way to find fulfillment and connection. Finding a cause that matches your interests and experiences doesn’t have to feel like work. Getting started starts with looking within.

How to get started

1. Think about the causes and issues that interest you most. Search for the organizations in your area and reach out to assess their needs.

2. Visualize what you’d like to do. Would you like to be with people or help from home? Do you prefer organizing or letter writing? Seek out opportunities that fit your skills, personality and expectations.

3. Find a volunteer center in your community. Find a volunteer center in your community or explore online volunteer referral services such as www.volunteer.gov. There you will discover opportunities, ideas and actionable steps that can start you on your way.

How to Find Your Tribe:

1. Look outside yourself: What are the needs in your community? Think about ways you can make a difference.

2. Look inside yourself: What’s missing in your life? What is it you’re really looking for? Who would you like to connect with?

3. Identify your passions: Make a list of things you love to do and enjoy talking about.

4. Search for new adventures: What have you always wanted to do, try or experience?

5. Explore groups online: Browse social media and join in where interested.

6. Take action: Confidence is important. Don’t be hesitant or shy. Be willing to initiate.

7. Be open: To new people, new ideas and new experiences.
Additional Benefits

You Get More with Florida Blue Medicare

Take advantage of the benefit and extras that Florida Blue Medicare plans offer like:

**VISION**
Free vision exams and an allowance for eyewear.

**ROUTINE DENTAL CHECK UPS**
Exams and cleaning at no cost. Additional coverage provided for extractions and other services.

**OVER-THE-COUNTER ITEMS**
Allowance for the purchase of nonprescription items.

**FLORIDA BLUE RETAIL CENTERS**
Get in-person guidance and personalized service in your area.

**HEALTHYBLUE REWARDS**
Earn gift cards for activities that keep you healthy like completing your annual wellness visit, breast or colon cancer screenings and other eligible activities.

**SILVERSNEAKERS® FITNESS PROGRAM**
Gym membership and classes are available at 14,000+ fitness locations across the country.

**TRANSPORTATION SERVICES**
Rides to your doctor, hospital or pharmacy. These services can accommodate wheelchairs, walkers, oxygen tanks and service animals.

**HEARING AIDS**
Exams at no cost and coverage toward the purchase of hearing aids.

Note: Benefits not available on all plans.
All Florida Blue Medicare Advantage plans include membership in the SilverSneakers® Fitness Program. The SilverSneakers® Fitness Program can help you get fit, have fun and make friends.

You have more than 14,000 participating locations across the country to choose from. Once you’ve enrolled in a Florida Blue Medicare plan, you’ll receive your SilverSneakers® ID card in the mail.

For more information and to find a participating location near you, visit SilverSneakers.com.

GET MOTIVATED TO GET MOVING!

Adding exercise to your daily routine is one of the easiest forms of “prehabilitation” and adds so many positive effects to your life. But motivation and accountability can be a challenge for all of us! Plans that include nationally available fitness programs, like SilverSneakers, can help make it easier to get started — today!

GET MOTIVATED TO GET MOVING!

SURVIVING AND THRIVING

One of the most important keys to successful aging is to be able to adapt and react when we inevitably suffer setbacks in life. Whether age-related life events we never saw coming or the curveball we’ve all been thrown... don’t give up! Take it from these Surviving and Thriving heroes who adapted and accommodated and kept moving forward. There will be better days ahead!

Jackie Jones struggled when she lost two family members and suffered a stroke all in a short period of time. It was her family and friends, past and present, that kept her going.

“You got two choices. You can either sit and worry, or get up and do something about it. The voices of my husband, my mom, my grandmother, my sisters, my brothers, and friends were all saying, hey, it’s not over. It’s not over.”

It was the ability to adapt and accommodate that kept concert pianist Leon Fleisher moving forward when a rare nerve disorder robbed him of the ability to play with one hand.

“It is to a large extent a question of whether the glass is half-empty or half-full. If the glass is half full you suddenly leave yourself open to many more possibilities. So, when it’s at its worst you’ve got to do the tough thing and open up to these possibilities.”

When Virginia Ferrigno lost her husband, she lost passion for life. But she found it again in music, and an old exercise bike.

“There comes a time when you have to make a decision. Are you gonna wallow in pity for the rest of your life or are you going to start enjoying it. I’m enjoying it.”

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YOUR TAKE:
HOW GROWING BOLDER HAS CHANGED MY LIFE

I never thought I would be this active at 70. In my heart, I feel like I can do anything. When I see these stories, I think, ‘We are living these things but we needed validation.’ And Growing Bolder gives us that validation.

— Joyce Beaty

Growing Bolder means to me doing all the things that I always wanted to do and being able to do them now.

— Suzanne “Weezy” Huttenstine

To me, Growing Bolder means just taking chances, stretching your limits and not having limits and not making excuses for not doing more than you are doing now. As Marc’s book says, I think the rest of our life will be the best of our life.

— John Murphy Jr.

Growing Bolder is choosing to age in a different way by how you think and how you behave. I love their message.

— Denise Fuller

Growing Bolder is uplifting and inspirational. It makes me want to go out and make a difference in what I’m doing with my own life. Growing Bolder combats everything else that we hear in the media about growing older. This is the truth, this is authenticity.

— Amy O’Rourke

As someone who believes in the amazing power of self I have found a kindred spirit in Growing Bolder.

— Marcy Arthur

Your stories shine a spotlight on amazing people and their accomplishments. I wish I could accomplish half as many things that they’ve accomplished, but I’m inspired to tackle the world.

— Holly Tannyhill

Thanks to Growing Bolder, at the age of 67 I’ve joined a gym for the first time in my life.

— Becky Kohler
Florida Blue Centers
Get answers in person at a Florida Blue Center near you. Florida Blue Centers open the door to a whole new way to get your questions answered in person.

Get simple and easy-to-understand advice to help you make the transition to Medicare. Talk face-to-face with a licensed agent and discuss your Medicare coverage options.

As a Florida Blue Medicare Member you can:
- Talk with a nurse about treatment options as recommended by your doctor.
- Compare costs for health care services and prescriptions.
- Research doctors and hospitals.
- Check your health with a personal health assessment.
- Take advantage of wellness events.

Visit a Florida Blue Center near you.

Get details on upcoming events at: growingbolder.com/medicare
ACTIVE LONGEVITY: Longevity is only a good thing if it includes a quality of life. Ultimately, it’s not about how long we live but rather how well we live. Active longevity means remaining active in many ways: physically, mentally, socially and emotionally.

AGEISM: Ageism is defined as the stereotyping, prejudice and discrimination against people on the basis of their age. It can involve discrimination against young people, but it typically refers to the mistreatment of older people based on outdated ideas about what’s possible as we age. Unlike racism and sexism, ageism is unique in targeting our future selves, which is why older people are often ageist themselves, having internalized a lifetime of negative stereotypes about aging.

COMPRESSED MORBIDITY: Shortening the period of disease and disability that many suffer during the final years of their lives. Compressing morbidity increases the years of active, engaged, meaningful life and reduces the burden of health care to ourselves, our families and society — no matter how long we live. It’s the ultimate win-win. We can compress our morbidity through positive lifestyle modification.

CREATIVE ENGAGEMENT: One of the greatest gifts we possess as we age is creativity. A long-term study examined a variety of personality traits and concluded that only creativity confers significant life-extending benefits. Subjects who demonstrated above-average creativity enjoyed a significantly lower risk of Alzheimer’s disease and a decrease in mortality over an 18-year period. People who are more creative are better able to find solutions that allow them to move forward without being trapped by the challenges of aging. This ability dramatically reduces stress, which is a powerful disease generator.

EPIGENETICS: The study of how genes can be controlled by factors other than our DNA. Epigenetics proves that our lifestyle habits, including our belief systems, turn genes on and off. In other words, we’re not simply victims of our heredity living out a predetermined fate. The foods we eat, the air we breathe, the thoughts we think, the activities in which we engage and the people with whom we associate all dramatically influence not only our overall health, but also how we age.

HEALTH-WEALTH CONNECTION: We can’t improve our overall health and wellbeing without also improving our overall financial health. The two are inextricably linked. That’s the health-wealth connection. All the money in the world can’t buy you good health, but good health can save you hundreds of thousands of dollars over your lifetime. So don’t ever say that you can’t afford to invest in your future. We all have the ability to leverage the health-wealth connection.

FINDING YOUR TRIBE: As we age, it’s important to surround ourselves with others who support and encourage our continued growth. The Growing Bolder tribe is large, welcoming and inclusive. Connecting with others who share our passion for life is not only fun, it’s important to our overall health and wellbeing.

MOVE FORWARD, GIVE BACK: Go for it! Chase your dreams but never forget where you came from. As you learn, teach. As you achieve, share. Never lose an attitude of gratitude. One of the surest ways to help yourself is to help others.

MUSCLE MEMORY: If we don’t use our muscles as we age, they’ll lose size and strength. But muscle fibers are unique and recent research suggests that not only will the exercise that you engaged in years ago help you regain strength and fitness today, any exercise that you do now will benefit you in the future — even if you were to stop doing it for years. In other words, you can literally bank future fitness.
NEVER TOO LATE: One of the biggest lies that we’ve been told is that it’s too late. Too late to improve our health, to start a new career, to make a difference in our community, to find a passion, to repair a relationship, to start a new relationship, to chase a dream. The truth is, it’s never too late. Welcome to the age of liberation. If not now, when?

NEUROGENESIS: The adult brain’s ability to generate new cells and new synaptic junctions. This incredible morphing ability, also known as brain plasticity, enables the brain to literally rewrite itself over time. This ability has proven to be one of biggest scientific breakthroughs in neuroscience over the last 30 years and means you can teach an old dog new tricks.

PLM (POSITIVE LIFESTYLE MODIFICATION): The single most important investment that we can make today — and the one investment that will provide the greatest overall returns in the years and decades ahead — involves no money and is therefore affordable to everyone. It’s PLM, or positive lifestyle modification. PLM is the most powerful and cost-effective form of health care. It can make whatever retirement savings we now have, or might accumulate, last longer and go further by lowering our future health care costs.

PREHABILITATION: Aging’s ultimate no brainer because sooner or later, we’re all going to face a physical challenge, illness, injury or disease. When you suffer that setback, you have to be at your strongest, fittest and healthiest to maximize your recovery. Start preparing today. Prehabilitation is simply positive lifestyle modification: exercise, diet, rest, and stress reduction. It’s the key to reducing future health care costs and the impact of future health setbacks.

ROCK STARS OF AGING: Those who are vibrant, involved and engaged in life into their 80s, 90s and beyond. They are smashing stereotypes and redefining what’s possible for all of us by maintaining a quality of life and a joy for living into old age.

SOCIAL NORMS: The unwritten rules about how we’re supposed to act. Age related social norms are the conformity police providing constant cues for “age-appropriate” behavior. Surprisingly, those who enforce social norms on older people are most often older people themselves. Peer pressure neverretires nor expires; it typically grows stronger as we age. It’s well-documented that when young children are told they don’t have the capacity to do or understand something, they quickly internalize that belief until it becomes reality — or until a caring parent or teacher intervenes and helps them learn otherwise. The same thing happens with older people but almost no one ever intervenes to help them realize they are capable of more. Consider Growing Bolder your intervention.

SOMEONE LIKE ME EFFECT: When we can see ourselves in others, when we can see someone likes us doing something we want to do or didn’t think we could do, that’s when the magic of personal transformation begins. It’s the power of relatable examples and how ordinary people begin to live extraordinary lives.

SURPLUS SAFETY: An unhealthy obsession with avoiding downside risk (what might go wrong) while eliminating the possibility of upside risk (better-than-expected outcomes). This doesn’t mean participating in activities that risk injury. It means we need to get over the fear of failure, embarrassment and social unease that keep us from trying and learning new things and meeting new people. When we allow surplus safety to creep into our lives and control our behavior, we eliminate the opportunity for the kinds of experiences that can make life worth living.

SURVIVING AND THRIVING: When you face a serious threat we understand that merely surviving is not your only goal. Growing Bolder offers the tools and inspiration to help you thrive.

THE EXCUSE: When faced with the knowledge that it’s possible to live an active life into our 80s, 90s and even 100s, many people still default to the excuse. “Yeah, but I’ve got bad genes.” Multiple research studies have proven that active longevity is only 50 percent genes and 70 percent lifestyle choices. And as we get older, genes become less of a factor in our overall health and wellbeing.

TRANSLATING TECH: Technology is transforming our lives almost daily but keeping up can be overwhelming and frustrating. Our team speaks tech and loves to translate the latest trends, surprising software, interesting apps, and life-enhancing hardware that can make a difference in your life.

VISUALIZATION: Imagining, in great detail, the feeling of successfully completing a task. It’s a shortcut to success because the brain is incapable of telling the difference between real success and vividly imagined success. Visualization convinces us that not only are we capable of performing in the imagined way, we’ve actually performed in the imagined way many times and have learned from the experience.

WHAT’S NEXT with Marc & Bill

Read more about ordinary people living extraordinary lives at:

GROWINGBOLDER.COM
Glossary of Terms

ANNUAL ENROLLMENT PERIOD (AEP)
The Annual Enrollment Period (AEP) is the time each year when you can choose which kind of Medicare coverage you want to enroll in effective January 1 of the following year. The Annual Enrollment Period (AEP) runs October 15 – December 7 each year.

COINSURANCE
An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is a percentage of a cost (for example, 20%).

COPAYMENT
An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor’s visit, hospital outpatient visit, or prescription drug. A copayment is a set amount, rather than a percentage. For example, you might pay $10 or $20 for a doctor’s visit or prescription drug.

DEDUCTIBLE
The amount you must pay for health care or prescriptions before Original Medicare, a Medicare Advantage plan, your prescription drug plan, or your other insurance begins to pay.

DUAL-ELIGIBLE SPECIAL NEEDS PLAN (D-SNP)
A special type of Medicare Advantage plan that provides health benefits for people who are “dually eligible,” meaning they qualify for both Medicare and Medicaid.

FORMULARY
A list of prescription drugs covered by a prescription drug plan or another insurance plan offering prescription drug benefits. Also called a drug list.

GENERIC DRUG
Generic drugs are copies of brand-name drugs that have exactly the same dosage, intended use, effects, side effects, route of administration, risks, safety, and strength as the brand-name drug.

HEALTH MAINTENANCE ORGANIZATION (HMO)
A type of managed health plan that provides coverage through a network of physicians. Care received from an out-of-network provider is usually not covered, except if you need emergency or urgent care.

INITIAL ENROLLMENT PERIOD (IEP)
For most people, the IEP is the seven-month period that begins three months before they turn 65, includes the month they turn 65, and ends three months after the month they turn 65.

NETWORK PROVIDERS/PHARMACIES
The facilities, providers, pharmacies and suppliers your Medicare health plan has contracted with to provide health care and prescription drug services.

ORIGINAL MEDICARE
Original Medicare is a fee-for-service health plan that has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance). After you pay any applicable deductible, Medicare pays its share of the allowed amount, and you pay your share (coinsurance and copays).

OUT-OF-POCKET COSTS
Health or prescription drug costs that you must pay on your own because they aren’t covered by Medicare or other insurance.

PREFERRED PROVIDER ORGANIZATION (PPO)
A type of managed care health insurance plan that provides maximum benefits if you visit an in-network physician or provider, but still provides some coverage for out-of-network providers. Except when you need emergency or urgent care, your cost-sharing for care you receive from out-of-network providers will usually be higher than for care you receive from network providers.

PRIMARY CARE PHYSICIAN (PCP)
The doctor you see first for most health problems. They make sure you get the care you need to keep you healthy. They may talk with other doctors and health care providers about your care and refer you to them. In many Medicare Advantage Plans, you must see your primary care provider before you see any other health care provider.

Frequently Asked Questions

HOW CAN I GET DENTAL AND VISION COVERAGE WITH MEDICARE?
Original Medicare includes limited dental and vision coverage. Medicare Advantage plans from private companies like Florida Blue, often include dental and vision benefits beyond those provided by Original Medicare.

HOW DO I KNOW IF I’LL BE ABLE TO SEE MY SAME DOCTOR WHEN I’M ON MEDICARE?
Talk to your doctor to see if they accept Medicare patients. Or call one of Florida Blue Medicare’s agents who can help you see if your doctors are in the Florida Blue Medicare plans’ networks.

WHAT HAPPENS IF MY DOCTOR LEAVES MY MEDICARE ADVANTAGE PLAN’S NETWORK?
It’s best to check with your doctor before any appointment to make sure they are still in the Medicare Advantage plan network. If they are not in the plan, you might have to change to an in-network doctor or pay out-of-pocket for services or pay higher cost-sharing than if you received care from a network provider.

WHAT IF I NEED A DRUG THAT ISN’T ON THE FORMULARY?
Ask your doctor if there is a drug available that is on your formulary. With practice, your doctor may be able to get the drug added to your formulary.

WHAT IF I TRAVEL OUTSIDE THE STATE?
Your Medicare Advantage plan may cover you when you travel. Check with your plan before you travel to learn what coverage you have.

CAN I KEEP THE SAME MEDICARE ADVANTAGE PLAN IF I MOVE?
You can keep your Medicare Advantage plan if you remain within the plan’s service area. If you move outside the service area you will qualify for a Special Enrollment Period (SEP) to choose a new plan.

WHAT HAPPENS IF I DON’T SIGN UP FOR PARTS B & D WHEN I BECOME ELIGIBLE?
If you do not enroll in Medicare Part B and/or Part D when you are first eligible to enroll, you may have to pay a Part B and/or Part D late enrollment penalty if you later decide to sign up for them. Visit www.medicare.gov to find out more about these penalties, including situations in which you can wait to enroll in Part B and/or Part D and not have to pay a late enrollment penalty.

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WHAT IF I AM WORKING PAST 65?
Talk to your employer’s human resources department before you enroll in Medicare. If your employer doesn’t require you to sign up for Medicare right away to keep your employer-sponsored coverage, you may not need to do anything until you retire or lose your coverage.

HOW MUCH DOES A MEDICARE ADVANTAGE PLAN COST?
You can estimate your monthly premiums for each Florida Blue Medicare plan in the online shopping tool at growingbolder.com/medicare. You can also speak with a Medicare agent.

WHAT IF I NEED A DRUG THAT ISN’T ON THE FORMULARY OR COSTS TOO MUCH?
Generally, drugs not on the formulary are not covered. Ask your doctor if there is a drug available that is on your plan’s formulary, but if there are no covered drugs available, you may have to pay full price instead of a copayment or coinsurance, unless you qualify for a formulary exception. Check with your plan to request a formulary exception. If your doctor believes your health requires a certain drug and there are no lower-cost alternatives available, they can ask for a tiering exception, which is another type of formulary exception. If you get a tiering exception, you will pay the cost-sharing that applies in a lower tier.

WHAT IF I TRAVEL OUTSIDE THE STATE?
All Medicare Advantage plans are required to cover emergency care and urgent care no matter where you receive it. Your cost-sharing will be the same as if you had used a network provider in your plan’s service area. Some plans include comprehensive coverage. Check with your plan to see if you do.
Plan Comparison Worksheet
Complete a column for each Florida Blue Medicare plan you’re considering.
In the top section, check off which benefits each plan provides. In the bottom sections, fill in the cost for each item. You can get coverage and cost information from our website or by speaking to an agent.

<table>
<thead>
<tr>
<th>PLAN DETAILS</th>
<th>PLAN 1</th>
<th>PLAN 2</th>
<th>PLAN 3</th>
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<tbody>
<tr>
<td>Name of plan</td>
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<td>Type of plan</td>
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**COMPARE COVERAGE**

| Current physician |        |        |        |
| Current prescriptions |        |        |        |
| Nurse phone line |        |        |        |
| Hearing services |        |        |        |
| Vision services |        |        |        |
| Chiropractic care |        |        |        |
| Acupuncture |        |        |        |
| Podiatry care |        |        |        |
| Fitness benefit |        |        |        |

**COMPARE COSTS**

| Original Medicare costs |        |        |        |
| Monthly plan premium |        |        |        |
| Emergency costs |        |        |        |
| Estimated monthly copays/coinsurance |        |        |        |
| Annual medical deductible |        |        |        |
| Annual out-of-pocket maximum |        |        |        |
| Annual prescription drug deductible |        |        |        |
| Estimated monthly prescription drug costs |        |        |        |
Florida Blue, Florida Blue Medicare, Florida Combined Life and the Blue Cross and Blue Shield Federal Employee Program® (FEP) comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. We do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Florida Blue, Florida Blue Medicare, Florida Combined Life and FEP:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact:

- Florida Blue (health and vision coverage): 1-800-352-2583
- Florida Combined Life (dental, life, and disability coverage): 1-888-223-4892
- Federal Employee Program: 1-800-333-2227

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Florida Blue (including FEP members):
Section 1557 Coordinator
4800 Deerwood Campus Parkway, DCC 1-7
Jacksonville, FL 32246
1-800-477-3736 x29070
1-800-955-8770 (TTY)
section1557coordinator@floridablue.com

Florida Combined Life:
Civil Rights Coordinator
17500 Chenal Parkway
Little Rock, AR 72223
1-800-260-0331
1-800-955-8770 (TTY)
civilrightscoordinator@fclife.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Section 1557 Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or the U.S. Office of Personnel Management (OPM), by mail or phone at:

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**U.S. Department of Health and Human Services**
Healthcare and Insurance
Federal Employee Insurance Operations
Health Insurance 1
1900 E Street NW
Washington, DC 20415-3610
1-202-606-0727

**U.S. Office of Personnel Management (FEP members only)**
Healthcare and Insurance
Federal Employee Insurance Operations
Health Insurance 1
1900 E Street NW
Washington, DC 20415-3610
1-202-606-0727

ATANSYON: Si w pale Kreyòl ayisyen, ou ka resevwa yon èd gratis nan lang pa w. Rele 1-800-352-2583 (pou moun ki pa tande byen: 1-800-955-8770). FEP: Rele 1-800-333-2227


注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-352-2583 (TTY: 1-800-955-8770)。FEP: 請致電1-800-333-2227


ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-352-2583 (TTY: 1-800-955-8770). FEP: Звоните 1-800-352-2583


Consult not connect with or endorsed by the U.S. Government or the Federal Medicare Program. Exclusions and limitations may apply. For complete details and exceptions, contact a Florida Blue licensed agent. Medical underwriting will apply to all BlueMedicare Supplement and BlueMedicare Supplement Select products, unless you are turning 65 or enrolling in Medicare Part B for the first time. The amount of benefits provided depends on the plan selected and the premium may vary with the amount of benefits selected.

Florida Blue is a PPO, RPPO and Rx (PDP) Plan with a Medicare contract. Florida Blue Medicare is an HMO plan with a Medicare contract. Enrollment in Florida Blue or Florida Blue Medicare depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat Florida Blue Medicare members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc. and/or its subsidiaries and/or affiliates in the USA and/or other countries. Health coverage is offered by Blue Cross and Blue Shield of Florida, Inc., DBA Florida Blue. HMO coverage is offered by Florida Blue Medicare Inc., DBA Florida Blue Medicare. These companies are affiliates of Blue Cross and Blue Shield of Florida, Inc., and Independent Licensees of the Blue Cross and Blue Shield Association. ©2020 Blue Cross and Blue Shield of Florida, Inc. All rights reserved.
MAKE THE REST OF YOUR LIFE THE **Best** OF YOUR LIFE.

Go To
GrowingBolder.com/medicare