

# Medicare Made Easy



Presented by

Melissa Eberst,

McGriff-Williams Insurance



## WELCOME

Since 1983, McGriff-Williams Insurance has provided quality insurance products, expertise and money-saving ideas to families and businesses across Gainesville, Florida. Our tradition continues with more companies and more choices, all resulting in the best available value for you. We are pleased to offer a wide variety of insurance products such as individual and group health, life, home, auto and business insurance. We'd like to be your most trusted resource when it comes to protecting your family, property, assets and well-being, and we appreciate the reciprocated trust you place in us.

## ABOUT US

For over 30 years, McGriff-Williams has taken great pride and passion in providing the best service possible to our clients. We have created an invaluable dynamic within our staff that allows us to offer a full support team, assigned to each individual client to ensure that they receive the best care possible. You will first work with an Insurance Advisor and then your personal Account Advisor that is there for you for anything you may need once the policy is established. Again, we take great pride and are passionate about service and we are truly committed to being here for you.

## MEET OUR TEAM

### TRAVIS MCGRIFF

Health Insurance Advisor | [travis@mcgriffwilliams.com](mailto:travis@mcgriffwilliams.com)

Travis is originally from Gainesville, FL and graduated from P.K. Yonge High School. He attended the University of Florida on a football scholarship and became a record setting wide receiver and earned All-SEC and All-American honors. He was a member of three SEC Championship teams and the 1996 National Championship team. Travis was a 3rd round draft pick of the Denver Broncos following his UF career and played professional football for seven years. Prior to joining the McGriff-Williams team, Travis co-founded a general contracting company that specialized in disaster restoration. Travis began his health insurance career with McGriff-Williams Insurance in May of 2014. Travis and his wife, Danielle, have a son, Keil, and a daughter, Landri. Travis coaches many of his son's sports teams, and Landri is his VIP assistant coach! Travis's life experiences have taught him how to adapt with change, which has been invaluable to his health insurance career, during a time that is continually changing.



### PAT CANTY

Health Insurance Advisor | [pat@mcgriffwilliams.com](mailto:pat@mcgriffwilliams.com)

Pat Canty was born and raised in Birmingham, Alabama but has made Gainesville home as of 1983. Pat began her career in the health insurance industry in 1989 and has managed policies for businesses and individuals throughout North Central Florida. Pat is a Gator fan, enjoys reading and loves to travel. She and her husband, Bob, raised their four sons in Gainesville. While her children are now scattered around the country, Pat sees her grandchildren as often as possible and loves to spoil them. Pat's goal at McGriff-Williams Insurance: To be a resource for individuals and business owners about health insurance and the many changes that have come about in recent years.



### MELISSA EBERST

Client Account Advisor | [melissa@mcgriffwilliams.com](mailto:melissa@mcgriffwilliams.com)

Melissa Eberst is from the city of Gainesville and earned her Bachelors degree from the University of Florida. She is a licensed Customer Service Representative and has been working with McGriff-Williams since 2004. Following Gator sports and spending time with her husband, Todd, and three children, Lainey, Gracie and Brantly, keeps Melissa busy in her free time. At McGriff-Williams, Melissa believes that providing excellent service and communicating with and developing relationships with policyholders makes the insurance process a more pleasant experience for everyone.



### JADE MORGAN

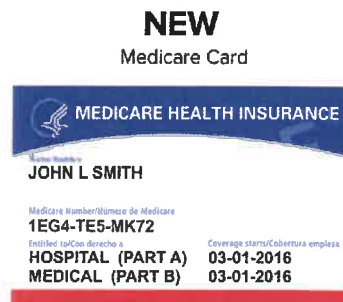
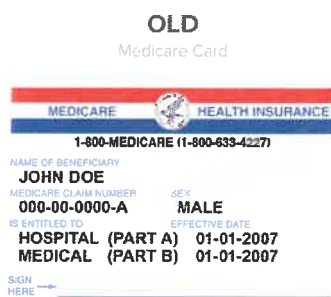
Client Account Advisor | [jade@mcgriffwilliams.com](mailto:jade@mcgriffwilliams.com)

Jade grew up a small town girl right outside of Gainesville in the city of Williston where she graduated high school. She earned her bachelor's in psychology from the University Of Phoenix. The highlight of her life is being Mom to her daughter, Makenna, and son, Ryder. She joined McGriff-Williams in 2009 as part of the Administrative team and then moved over to the Health team in 2014. Forming lasting relationships and truly being able to make a difference for her clients is what she enjoys most about her job. Outside of the office, Jade most enjoys spending time with her family, watching her son play soccer, health & fitness, paddle boarding, and traveling in pursuit of new adventures.



# Where to enroll?

Visit [www.medicare.gov](http://www.medicare.gov)  
or your local Social Security office:  
4562 NW 13th St  
Gainesville, FL 32609  
(877) 219-8323



- New Medicare cards coming in the next year
- Your card will now have a Medicare Number rather than your Social Security Number
  - Benefits stay the same
  - No action needed
- Keep using your Florida Blue card for all services

# What Medicare Part A Covers




Inpatient  
Hospital  
Services



Skilled  
Nursing  
Facility  
Services



Home  
Health  
Care



Hospice  
Care



BlueMedicare means more

# What Medicare Part B Covers

Durable Medical  
Equipment



Preventive Care



Outpatient  
Hospital Care



X-rays



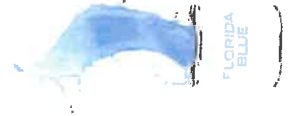
Diagnostic  
Testing



Physician  
Services



Laboratory  
Services



BlueMedicare means more

# Coverage Summary

## What BlueMedicare Supplement Insurance policies pay:

MEDICARE DOES NOT PAY:

### Medicare Part A: Hospital Services

- \$1,340 initial hospital deductible (Part A deductible) each benefit period
- \$335 per day coinsurance for days 61-90 in a hospital
- \$670 per day coinsurance for days 91-150 in a hospital<sup>††</sup>
- 100% of Medicare-allowable expenses for additional 365 days after Medicare hospital benefits stop completely
- \$167.50 per day coinsurance for days 21-100 in a Skilled Nursing Facility<sup>†††</sup>
- Calendar year blood deductible (first three pints of blood) if the deductible is not met by you replacing the blood (also includes any Part B charges)
- 100% coverage of Hospice Care (also includes any Part B charges)

### Medicare Part B: Physician Care and Medical Services

- \$183 calendar year Part B deductible
- Generally, 20% of the Medicare-approved amount (Part B coinsurance) or, in the case of hospital outpatient department services under a prospective payment system, the applicable copay
- Excess charges (100% of excess charges for Medicare-approved Part B charges)<sup>††††</sup>

### Additional Benefits Not Covered by Medicare

- Benefits for medically necessary care received in a foreign country (after a \$250 deductible is met)
- Out-of-pocket limit—Member is responsible for cost-sharing of some covered services until the annual out-of-pocket limit is met.
- Once reached, BlueMedicare Supplement pays 100% of Medicare copays and coinsurance for the rest of the calendar year

	A	B and Select B <sup>†</sup>	C and Select C <sup>†</sup>	D and Select D <sup>†</sup>	F	G	K	L	M and Select M <sup>††</sup>	N
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# Part D Coverage Stages



BlueMedicare means more

## Coverage Gap Stage

Below is information, by plan, that explains what additional coverage each plan provides when you are in the Coverage Gap Stage. For more information, please refer to your Evidence of Coverage.

Plan(s)	Additional Coverage when you are in the Coverage Gap Stage
<ul style="list-style-type: none"> <li>BlueMedicare Premier Rx</li> <li>\$76.30</li> </ul>	This plan does not provide additional coverage when you are in the Coverage Gap Stage.

\*Coverage Gap begins at \$3,750 and stops at \$5,000

## Initial Coverage Stage

The copayment/coinsurance amounts that you pay for a one-month (31-day) supply of drugs in each Drug Tier are shown below.

### For BlueMedicare Premier Rx

	Pharmacy Type	Tier 1 Preferred Generics	Tier 2 Generics	Tier 3 Preferred Brand	Tier 4 Non-Preferred Brand	Tier 5 Specialty
<b>Blue Medicare Premier Rx</b>	Preferred Retail	\$2 copay	\$13 copay	\$47 copay	40%	25%
	Standard Retail	\$12 copay	\$20 copay	\$47 copay	40%	
	Mail-Order	\$2 copay	\$13 copay	\$47 copay	40%	

\*Calendar Year Deductible of \$360 applies to tiers 3, 4, and 5.

\*\*Preferred Pharmacies are Publix, Walgreens, and Winn-Dixie



<b>BLUÈ MEDICARE CHOICE PPO</b>	<b>2018</b>
<b>MONTHLY PLAN PREMIUM</b>	<b>\$41.00</b>
<b>BENEFITS FOR COVERAGE SERVICES</b>	<b>AMOUNT MEMBER PAYS</b>
<b>OFFICE SERVICES</b>	
In-Network Family Physician	\$10 Copayment
In-Network Specialist	\$45 Copayment
<b>ADVANCED IMAGING SERVICES</b> (MRI,MRA,PET,CT, Nuclear Med.)	
In-Network	20% Coinsurance
<b>ALLERGY INJECTIONS</b>	
In-Network	\$5 Copayment
<b>PREVENTIVE CARE</b>	
In-Network (An office visit/facility visit copay may apply if other services are rendered)	\$0 Copayment
<b>EMERGENCY MEDICAL CARE</b>	
Urgent Care Centers	
In-Network/Out-of-Network	\$50 Copayment
<b>EMERGENCY ROOM FACILITY SERVICES</b> (per visit)(copay waived if admitted)	
In-Network/Out-of-Network	\$80 Copayment
<b>AMBULANCE SERVICES</b> (ground, air and water travel)	
In-Network/Out-of-Network	\$225 copay
<b>CONVENIENT CARE CENTER</b> (E.G. Minute Clinics)	
In-Network/Out-of-Network	\$10 Copayment
<b>HOSPITAL/SURGICAL</b>	
<b>INPATIENT HOSPITAL FACILITY SERVICES AND</b>	\$295 Per Days 1-5
<b>OUTPATIENT HOSPITAL SERVICES</b>	20% Coinsurance
<b>AMBULATORY SURGICAL CENTER FACILITY</b>	\$120 Coinsurance
<b>OUTPATIENT DIAGNOSTIC SERVICES</b>	
<b>INDEPENDENT DIAGNOSTIC TESTING FACILITY</b> (e.g. X-rays)(includes Provider Services)	
In-Network	\$50 Copayment
<b>ADVANCED IMAGING SERVICE</b> (mri,mra,Pet,CT, Nuclear Med)	
In-Network	\$150 Copayment
<b>INDEPENDENT CLINICAL LAB</b> In-Network (QUEST LABS)	\$0 Copayment
<b>OTHER SPECIAL SERVICES</b>	\$1980 Annual Maximum

<b>OCCUPATIONAL, PHYSICAL, SPEECH, RESPIRATORY THERAPY</b>	
In-Network Locations other than Hospital (e.g. Specialist office)	\$40 Copayment
<b>CARDIAC/PULMONARY REHABILITATION - OUTPATIENT</b>	
In-Network	\$40 Copayment
<b>CHIROPRACTIC SERVICES</b>	
In-Network	\$20 Copayment
<b>PODIATRY SERVICES</b>	
In-Network	\$40 Copayment
<b>DURABLE MEDICAL EQUIPMENT</b>	
<b>Diabetic Supplies</b>	
In-Network	0% coinsurance
<b>Motorized Wheelchairs/Scooter</b>	
In-Network	20% Coinsurance
<b>All Other Equipment</b>	
In-Network	0% Coinsurance
<b>HOME HEALTH CARE</b>	
In-Network	\$0 Copayment
<b>SKILLED NURSING FACILITY (per Medicare benefit period)</b>	
In-Network	\$0 per days 1-20 \$160 per days 21-100
<b>PART B DRUGS</b>	
Office, Outpatient and Pharmacy Locations	
In-Network	20% Coinsurance
<b>PART D PRESCRIPTION DRUGS</b>	
Deductible (applies to all drug Tiers)	\$260
Preferred Generics - Tier 1	\$3/\$13 Copayment
Non-Preferred Generics - Tier 2	\$10/\$20 Copayment
Preferred Brands - Tier 3	\$47/\$47 Copayment
Non-Preferred Brands - Tier 4	\$100/\$100 Copayment
Speciality Drugs	28% Coinsurance
Select Care Drugs	\$0 Copayment
<b>GAP COVERAGE</b>	Gap Coverage Generics: Member 44% Brand Member 35%
<b>CALENDAR YEAR DEDUCTIBLE</b>	
In-Network	\$0
Out-of-Network	\$950
<b>COINSURANCE</b>	
In-Network/Out-of-Network	50% (unless otherwise specified)
<b>OUT-OF-POCKET MAXIMUM</b>	
In-Network only	\$6,700
Out of Network Combined	\$10,000
(Out of Pocket Excludes Part D Prescriptions)	
<b>INCLUDES SILVER SNEAKERS \$0 COPAY</b>	



With Florida Blue, you and your family have access to benefits that reach far beyond your doctor's visit to provide you with complete health coverage. From wellness checkups to cost-comparison tools to exclusive member discounts, we've got you covered.



## TAKE ADVANTAGE OF HEALTH-RELATED DISCOUNTS

Get free stuff and save up to **50%**! Through our national discount program, you can save on a variety of products and services from names and brands you'll recognize.

Log in to [floridablue.com](http://floridablue.com) for details about:

- Hearing aid discounts
- Fitness centers
- Weight management programs
- Vision care discounts
- Lasik surgery savings
- Contact lens mail order
- Family and elder care
- *And more!*

**Big savings - up to 50% off!**  
Exclusive member discounts at [floridablue.com](http://floridablue.com)

## FLORIDA BLUE MOBILE APP

Download the **Florida Blue** mobile app!  
Use **Health Check** to see checkups recommended for you and your family.

*Este volante está también disponible en español.*

Member discounts are offered through Blue365®, a National discount program. The health-related products and services offered through Blue365® are NOT part of your insurance benefits. You have access to savings on items that you may purchase directly from independent vendors.



### CUSTOMIZED SOLUTIONS

Our flexible health benefit plans, quality networks, pharmacy and ancillary options provide your business the lowest total cost and offers a total health solution that allows you to meet the diverse needs of all your employees in their pursuit of health. Plus, you have the flexibility to adapt your benefit structure as your business evolves.



### ADMINISTRATIVE EASE

Our online tools, resources and employee education support can help minimize administration so you can focus on growing your business.



### COST SAVINGS

Our board range of benefit plans, deep network discounts and cutting-edge tools and resources help you and your employees manage your total health costs, from affordable plan premiums to out-of-pocket costs.



### EMPLOYEE SUPPORT

Keep your most valuable resource – your employees – healthy and happy. Our care programs and personal support team ensure your employees have access to the expert advice and resources they need to improve and maintain their health.