

Turning 65: What to Consider When Selecting a Medicare Plan

Approaching age 65 can be an overwhelming time for many newly eligible Medicare beneficiaries. When can you begin to enroll? Which plans should you consider? What do you need to know? Here's some information that can help.

You have a seven-month window called the Initial Enrollment Period (IEP) to sign up for Medicare benefits, which begins three months prior to the month you'll turn 65. You are first eligible to receive Medicare coverage at the start of your birthday month. If your current benefits end once you turn 65, it's important to begin researching and comparing your Medicare options early to make sure there's no gap in your coverage.

There are several different types of Medicare plans available.* Medicare Part A (hospital) and Medicare Part B (medical) Administered by the federal government, Original Medicare includes Parts A and B that provide hospital and medical coverage. For most people, Part A is free, so it's important to evaluate your options as soon as you become eligible for Medicare.* Medicare Part C (Medicare Advantage) Offered by Medicare-approved private insurance companies and can be considered an "all in one" alternative to Original Medicare. These



There are plenty Medicare options to choose from to fit a variety of needs, and resources are available to help with choices

plans include all the coverage provided by Medicare Part A and B, and some may include additional benefits like prescription drug coverage, routine dental, vision and hearing care, and innovative offerings such as fitness programs, healthy food debit cards for those who qualify and transportation benefits to help you get to doctor's appointments.* Medicare Part D (Prescription Drug Plans)

Original Medicare doesn't cover most prescription drugs, so you'll need to sign-up for a stand-alone prescription drug plan (PDP) if enrolled in Original Medicare. These Part D plans are offered by Medicare-approved private insurers, like Humana.* Medicare Supplement Insurance (Medigap) Like Medicare Advantage, these plans are offered by private insurance companies and may

help pay some of the healthcare costs that Medicare Parts A and B don't, like coinsurance, copayments or deductibles.

When selecting a prescription drug plan, you'll want to make sure the medications you're currently taking are covered and compare their costs across different plans. Some plans also take steps to help save you money, like Humana for example. They sug-

gest generic or lower-cost equivalent drugs to their members when they're available. And when it comes to costs, look beyond the monthly premium and consider the additional out-of-pocket costs. Always evaluate the full cost of the plan, including co-payments or co-insurance, and the deductible as well as which pharmacies are in network.

While the many plan options can seem overwhelming, there are resources available to help you choose Medicare coverage that best suits your needs. The Medicare Plan Finder on Medicare.gov allows you to easily compare the benefits and costs of different plans. Other resources on sites such as Humana.com include helpful information to consider in shopping for plans like Physician and Pharmacy finders to help you see if your providers are in a plan's network. While planning ahead is helpful, rest assured that, as your needs change, you can change your plan during the Medicare Advantage and Prescription Drug Plan Annual Enrollment Period, which goes from October 15th to December 7th each year. Medicare-eligible individuals can visit www.Medicare.gov or call 1-800-MEDICARE (800-633-4227), 24 hours a day, seven days a week.

Welcome back to care

Preventive care for youth is more important than ever

Get the vaccines, checkups and dental care your children need. Regular physical and dental checkups and keeping vaccines current can help prevent problems before they arise. See the chart below for to see what vaccines kids ages 7-18 need.

Vaccine	7-8 years	9-10 years	11-12 years	13-15 years	16-18 years
Flu (influenza) yearly	☐ ☐	☐ ☐	☐ ☐	☐ ☐ ☐	☐ ☐ ☐
HPV (human papillomavirus)			☐ ☐ 2 doses	(at least five months between doses)	
Meningococcal MenACWY			☐ 1 dose		☐ booster
Meningococcal MenB					
Pneumococcal					
Tdap (tetanus, diptheria, pertussis)			☐ 1 dose		
Hepatitis A					
Hepatitis B					
MMR (measles, mumps, rubella)					
Polio					
Chickenpox (varicella)					

☐ Recommended at age requirement ☐ Recommended for high-risk adolescents ☐ Catch up on missed

Call your child's physical and dental providers and schedule a checkup today. Or contact CareOregon Customer Service if you have questions.

Reach us 8 a.m. to 5 p.m. Monday through Friday at 503-416-4100, 800-224-4840 or TTY 711.