

Diocese of Cleveland

Medicare Presentation



Agenda

1. What is Medicare
2. Who can get Medicare?
3. What does Medicare Cover?
4. What are my options?
5. 2025 Medicare Premiums
6. Medical Mutual PPO Plan for the Diocese
7. Diocesan MedAdvantage Plan – Highlights
8. Diocesan MedAdvantage Plan – Enrollment Details

What is Medicare?



A federal health insurance program for eligible U.S. citizens and legal residents



Funded in part by taxes you pay while working



Individual health insurance

Medicare is not...

- Free
- A family health plan
- Social Security
- Medicaid



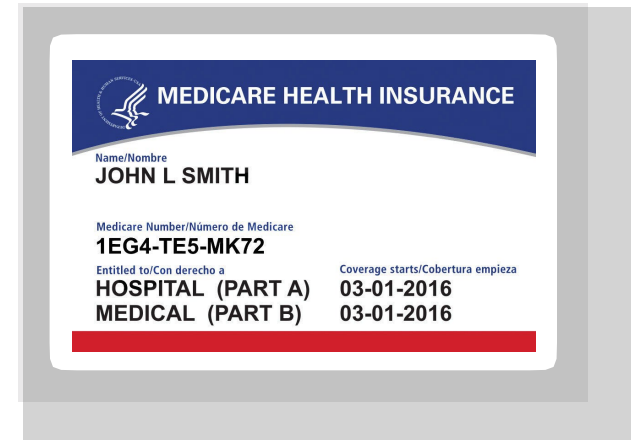
Who can get Medicare?

U.S. citizens and legal residents

Legal residents must live in the U.S. for at least 5 years in a row, including the 5 years just before applying for Medicare.

You must also meet one of the following requirements:

- Age 65 or older
- Younger than 65 with a qualifying disability
- Any age with a diagnosis of end-stage renal disease or ALS





Original Medicare: Parts A & B

Original Medicare has two parts:



Part A (hospital insurance)

Helps pay for hospital and inpatient care



Part B (medical insurance)

Helps pay for doctor and outpatient care



Part A: Hospital Insurance

Medicare Part A covers hospital stays and inpatient care, including:



Your hospital room and meals



Care in special units, such as intensive care



Prescription drugs and medical supplies used during an inpatient stay



Lab tests, X-rays and medical equipment as an inpatient



Operating room and recovery room services



Skilled nursing services



Some blood transfusions



Hospice care, including medications to manage symptoms and pain



Part-time, skilled care for the homebound after a qualified inpatient stay



Rehabilitation services after a qualified inpatient stay



Part A: Hospital Insurance

Fast facts



Premium-free if you or your spouse worked and paid taxes for 10 years or longer



Can't be denied coverage



Coverage is nationwide, including any qualified hospital in the U.S.



Coverage and costs are per "benefit period"



Must be admitted as an inpatient (not on "observation status")



Provides 60 "lifetime reserve" days



Part B: Medical Insurance

Medicare Part B covers doctor visits and outpatient care, including:



Doctor visits, including when you are in the hospital



An annual Wellness Visit and preventive services, like flu shots



Clinical laboratory services, like blood and urine tests



X-rays, MRIs, CT scans, EKGs and some other diagnostic tests



Some health programs, like smoking cessation and obesity counseling



Physical therapy, occupational therapy and speech-language pathology services



Diabetes screenings, education and certain supplies



Mental health care



Durable medical equipment for use at home, like wheelchairs and walkers



Ambulatory surgery center services, ambulance and emergency room services



Part B: Medical Insurance

Fast facts



Monthly premium, adjusted for income



Can't be denied coverage



Coverage is nationwide, including any provider who accepts Medicare



Premium penalty for late enrollment, unless you qualify for a Special Enrollment Period



Medicare doesn't cover everything

Original Medicare (Parts A & B) does not cover:



All of the cost of your care — you have out-of-pocket costs, with no limit



Prescription drugs



Routine dental, vision or hearing care



Eyeglasses, contacts or hearing aids



Long-term or custodial care (help bathing, eating, dressing)



Excess charges for services by doctors who don't accept Medicare assignment



Care received outside the U.S., except for certain circumstances

Medicare coverage choices

**STEP
1**

**Enroll in
Original Medicare**

**STEP
2**

**Decide if you need additional coverage.
There are two ways to get it.**

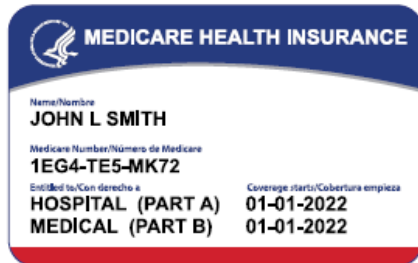
Original Medicare
Provided by the federal government



Part A
Helps pay for hospital stays
and inpatient care



Part B
Helps pay for doctor visits
and outpatient care



Option 1 — OR — Option 2

Add one or both of the
following to Original Medicare:

Choose a Medicare
Advantage plan:

Medicare Part D Plan
Offered by private insurers



Helps pay for prescription
drugs

Medicare Supplement Plan
Offered by private insurers



Helps pay some or all of
the out-of-pocket costs
not paid by
Original Medicare

Medicare Advantage Plan or Part C Plan
Offered by private insurers



Part C
Combines Part A and Part B
in one plan



Part D
Usually includes prescription drug
coverage



Provides additional benefits,
services and programs not provided
by Original Medicare

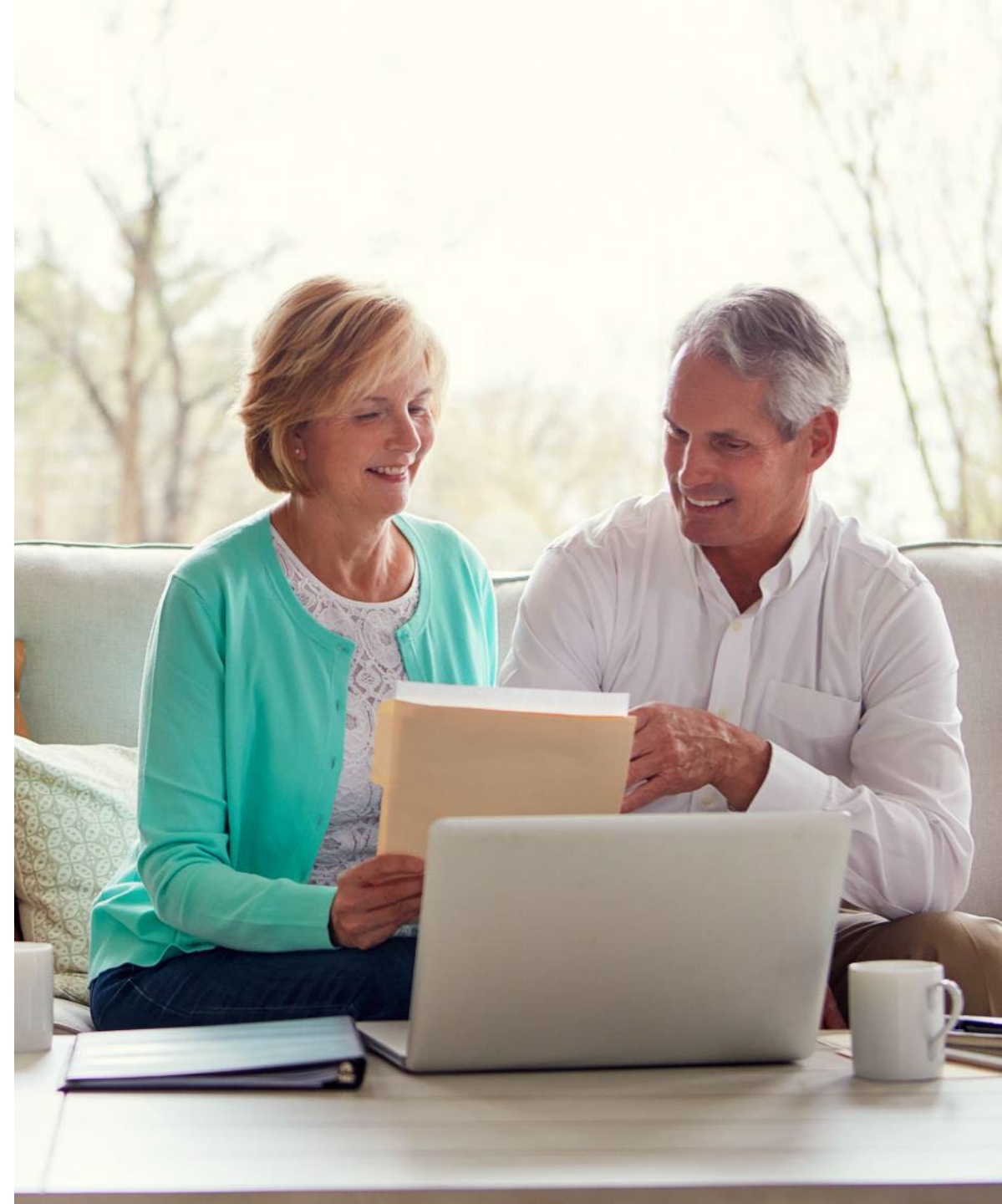
2025 Medicare Premiums

Medicare Part A:

- Premium free if you or your spouse worked and paid taxes for 10 years or longer

Medicare Part B:

- Standard monthly premium is \$185.00 for income less than of \$106,000 (individual) or \$212,000 (joint filers).
- If you don't sign up for Part B when you're first eligible, you may have a *late enrollment penalty*.



2025 Medicare Premiums

Medicare Part C:

- Must pay at least the standard monthly premium is \$185.00
- Many plans are so-called “zero-premium” which means that there is no additional premium needed.
- Some plans require an additional premium.

Medicare Part D:

- Premiums vary depending on the specific prescription drug plan you select.
- Higher income consumers may pay more.



Medical Mutual PPO Plan for the Diocese

2025/2026	MMO PPO	Sample MA Plan
Employee Contribution Single (Monthly)		
0 incentives	\$230	
1 incentive	\$215	\$185.00 Medicare Part B Premium (varies by income)
2 incentives	\$200	
Annual Deductible		
Single	\$1,250	\$0
Annual Out-of-Pocket Maximum		
Single	\$3,250	\$3,000
Co-insurance Percentage		
In-network	80%	N/A

What Stands Out?

- The employee contribution amount for single coverage is very similar to the Medicare Plan B premium.
- Annual Out-of-Pocket- Maximum of the Medical Mutual PPO plan is comparable to the Medicare Advantage plan on average. MAPD plans typically carry a \$0 deductible and include additional benefits and services (Dental/Vision/Hearing/OTC/Meal Services/Transportation/Silver Sneakers)

Diocesan Retiree MedAdvantage Plan – Highlights

Only available to Diocesan employees and their spouses when they retire

- This is a one-time offer when an employee retires
- Notify the Health Benefits Office within 3 months of your anticipated retirement. They will guide you to InsureOne Benefits to discuss your options.

Like all Medicare plans, you still will be responsible to pay your monthly Medicare Part B premium. Additionally, the monthly premium for this plan is \$219.38.

Employees eligible for Medicare and still working can enroll in Medicare with a Medicare Advantage plan or Medicare Supplement plan and continue to work. Upon retirement, you can maintain current Medicare coverage or review the Diocesan MedAdvantage plan.

Employer Plan to Medicare: *Making the Switch*

You don't have to wait until Open Enrollment to make the switch

- You can move to Medicare from your employer plan at anytime during the year without being penalized
- This is considered a ***Qualifying Event***

It's not something to “try out”

- It should be viewed as a final decision
- You won't be able to switch to Medicare, then enroll back in your employer plan the next enrollment period



Let **UROne Benefits** Help *YOU*

Get personal, objective, unbiased advice and information on your Medicare options.

We will take the time to discuss your specific needs, answer your questions and help you decide whether the employer plan or Medicare is a better option.

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