

Choose Optum doctors + Medicare Advantage





Original Medicare or Medicare Advantage, what's the difference?

Original Medicare

Offers health insurance to U.S. citizens and qualified legal residents age 65 and older. People younger than 65 with certain medical problems also qualify for it. Original Medicare is run by the federal government, and includes two parts. Part A helps pay for hospital care.

Part B helps pay for doctor visits.

Medicare Advantage

A different way to get Medicare.
It covers everything that Original Medicare does, plus more. It's sold by private insurance companies. With a Medicare Advantage plan, your doctors will talk to each other and work together to give you the care you need.

What does this mean for you?	
Original Medicare	Medicare Advantage
You pay for every visit and every procedure.	Many plans offer \$0 monthly premiums, and \$0 copays on doctor visits and prescription drugs.
You have to make sure you get the care you need. Plus you have limited time with your doctor.	Your doctor and care team make sure you get the care you need, when you need it.
Your doctor is paid for the number of tests and procedures ordered, not for keeping you healthy.	Your doctor is rewarded for helping you stay healthy, not paid by the test or procedure.
Original Medicare doesn't place any limits on your yearly costs.	Limits your yearly costs. Many plan members save \$1,640 each year over Original Medicare.1

Your Optum doctor + Medicare Advantage = A healthier you

It all adds up. You get a care team, led by your primary care doctor. Plus, you get Medicare Advantage with all the best of Original Medicare, and more. Look at all the ways you get what you need to live your healthiest life.

More care to keep you healthy



Hand-picked care team

You get a primary care doctor and a care team of specialists and support staff. They all work together to offer you the very best care possible.



Annual wellness plan

You'll work with your primary care doctor to develop personalized health goals for the year. Then, you'll get regular coaching to help you reach them.



Programs for long-term medical problems

Have heart disease, diabetes, or COPD? You'll discover new levels of support to help you care for these and other health problems.



Help every step of the way

Need to see a specialist? Have questions about your prescription drugs? Need in-home care? Your primary care doctor will make sure you get the care you need, when you need it.

Everything else you need to live your best life



\$0 prescription drug copays



\$0 doctor visit copays



Dental



Vision



Hearing



Limits your annual out-of-pocket costs



No-cost rides to visits



Health care when traveling



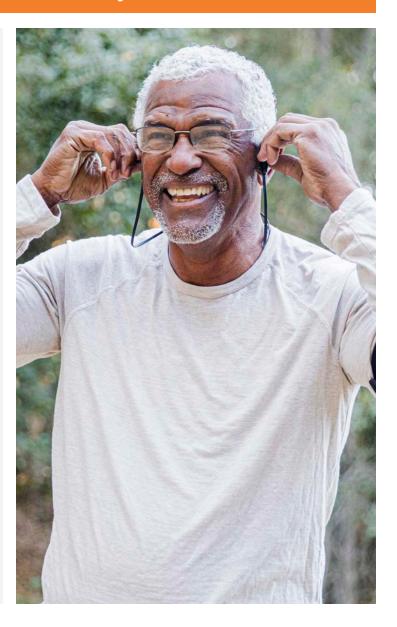
Meal delivery



Gym memberships



Health and wellness tools



Take your health care to the next level.



Locate your state to learn more at:

optum.com/MedicareAdvantage

We'll help you find a primary care doctor who meets your unique needs. Plus you'll get help finding a Medicare Advantage plan that's right for you.



Which Medicare Advantage plan is right for me?

Here are some questions to think about:

What Medicare Advantage plans will Which plans offer monthly premiums my doctor and specialists accept? Which plans offer monthly premiums that I can afford?

What plans cover my medicines?

Which plans offer extras like dental, vision or hearing?

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1. Better Medicare Alliance. State of Medicare Advantage 2021. May 2021. bettermedicarealliance.org/wp-content/uploads/2021/05/BMA-State-of-MA-Report-2021.pdf. Accessed July 11, 2021.

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You can review the CMS website at medicare.gov or call 1-800-MEDICARE (1-800-633-4227/TTY call 1-877-486-2048), 24–hours a day/7–days a week. You can contact Medicare Advantage health plans directly for information about the plans they offer. The Centers for Medicare & Medicaid Services (CMS) has neither reviewed nor endorsed this information. For a listing of contracted health plans, please visit optum.com/california.

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