

Benefits and Me

What You Should Know About Medicare Enrollment

Medicare is health care coverage for those age 65 and older. It's important to understand Medicare enrollment and coverage options to avoid penalties down the road. Medicare consists of several parts, including:

- **Part A** helps cover inpatient care in hospitals, nursing facilities, hospice and home health care.
- **Part B** helps cover services from doctors and health providers, outpatient care, home health care, certain medical equipment and preventive services.
- **Part C (Medicare Advantage)** is a bundled plan that includes Part A, Part B and often Part D. Coverage often includes benefits such as vision, hearing and dental.
- **Part D** helps cover prescription drug costs. You need Part A and B to enroll in Part D coverage or join a Part C plan.
- **Medigap** covers out-of-pocket costs (e.g., coinsurance).

The parts of Medicare you should enroll in depend on your health care needs. You can only enroll in Medicare at certain times of the year and under certain circumstances. Initial Medicare enrollment starts three months before you turn 65 and goes through three months after the month you turn 65 years old. If your time for enrollment is coming up, reach out to a provider to get started.

Understanding the Importance of Disability Insurance

One in 4 working adults will become disabled before reaching retirement age, according to data from the Social Security Administration. Unfortunately, many workers are unprepared to lose their income or unable to afford unexpected medical expenses. Income or job loss due to illness or injury can devastate you and your family.

The risk of disability is greater than most employees realize. When you become disabled and lose time at work, your source of income can be eliminated. In addition to lost income, you're most likely faced with increased medical expenses to address your disabling injury or illness. Rising medical costs for treating chronic conditions, disabilities and serious injuries make disability insurance more critical than ever. If you have more questions about our disability insurance benefits, please make an appointment with HR.



How Telemedicine Gives You the Most Out of Health Care Visits

The practice of telemedicine, or telehealth, is a step forward in the health care industry to use telecommunication to bridge the gap of time, distance and affordability to reach patients in need of medical attention. Telemedicine offers numerous benefits for patients like you:

- **Remote access**—You can access doctors for routine visits, emergency care or diagnostics from a specialist.
- **Care quality**—With expanded access, you may achieve better health care outcomes.
- **Convenient care**—Visits can fit better into busy schedules.
- **Cost-savings**—You can save money by not traveling or taking time off work to travel.
- **Comfortability**—You may feel more relaxed talking about sensitive issues over video rather than in-person.