



Federal Employees
Health Benefits Program



Nombre
N L SMITH

Number/Número de Medicare
4-TE5-MK72

to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
ICAL (PART B)	03-01-2016

FEHB Medicare Advantage Plan

*are they right
for you*

*Herb Casey – NARF
Conference*

Agenda

What are FEHB Medicare Advantage (MA) Plans

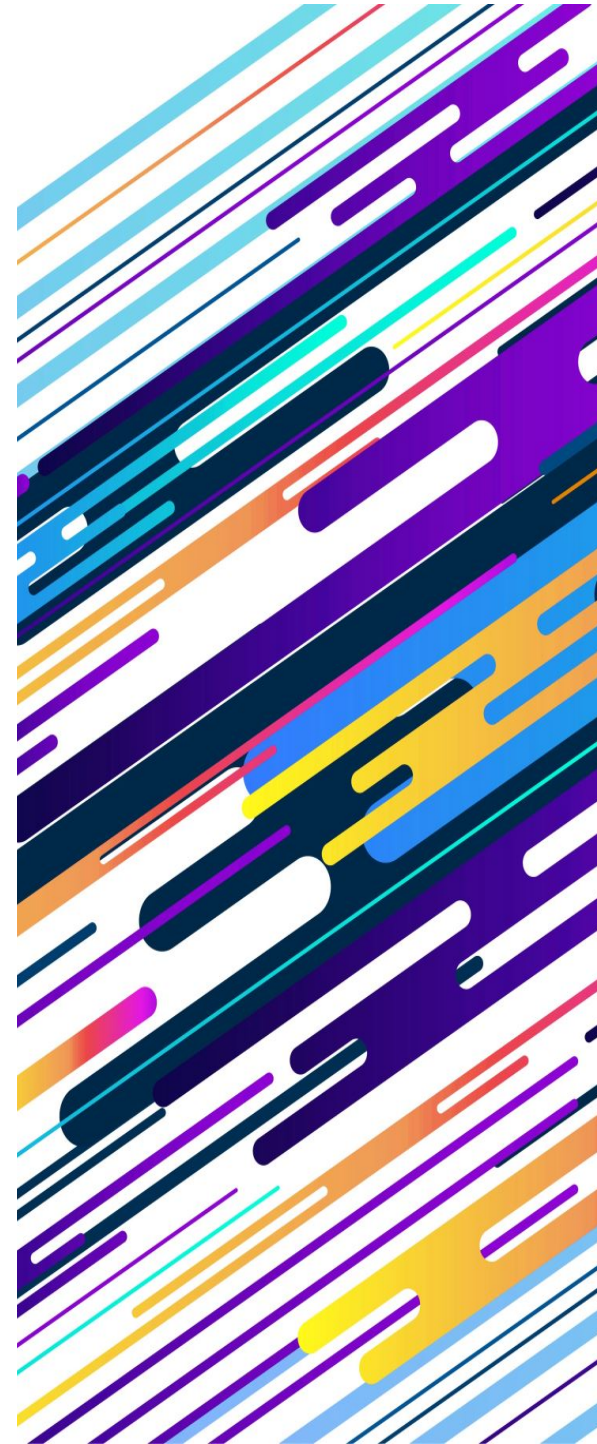
How do they differ from regular FEHB plans with Medicare

What are the features of FEHB Medicare Advantage (MA) Plans

Cost comparison

FEHB Medicare Advantage Plan considerations

FEHB Medicare Advantage Plans resources



**FEHB
Medicare
Advantage
(MA) Plans**

FEHB Plans that offer a Medicare Advantage Option

Open to Federal employees and annuitants enrolled in:

Medicare Part A (Hospitalization)
Medicare Part B (Outpatient Care)

\$0 out of pocket costs

Reimburse some or all Medicare Part B premium

Regular FEHB Plans with Medicare Part B)

You pay FEHB and Medicare Part B premiums (no reimbursement of Part B premium) (Blue Cross Basic reimburses part of Part B premium)

Some FEHB plans provide coverage for certain items that Medicare doesn't cover.

Medicare may cover some services and supplies that some FEHB plans may not cover.



Regular FEHB plans with Medicare Advantage (Part C)

- Pay Medicare Advantage Part C premium – offered by private companies which covers Medicare Parts A & B + additional benefits, similar to FEHB plans.
- Suspend FEHB coverage
- May need to enroll in Medicare Part D Prescription Drug Coverage



Features of FEHB Medicare Advantage Plans

- Have \$0 out of pocket costs for approved healthcare services from providers that accept Medicare, except prescription drugs.
- All reimburse some or all Medicare Part B premium
- Prescription Drugs: *copays lower for many medications*
- *specialty drugs may be high*
- Special programs: fitness memberships, hearing aid reimbursement, etc
- Cost savings compared to other FEHB plans



Features of FEHB Medicare Advantage Plans (continued)

- Dual FEHB/MA enrollment (married couple with spouse under 65 relies on FEHB benefits, spouse 65 + enjoys enhanced Medicare Advantage benefits)
- **Available nationwide** : Aetna Advantage, Medicare Advantage
- **Available various regions**: UnitedHealthcare, Kaiser, Humana, APWU High & MHBP Standard

**Costs:
FEHB
Medicare
advantage
plans**

Plan premium: typically, no increase in your FEHB plan premium

Benefit structure produces major cost savings compared to other FEHB plans (reimbursement of Part B premium)

Considerations: FEHB Medicare Advantage Plans

Confirm what plans are in your area

Confirm that your doctors and medical facilities accept the FEHB Medicare Advantage plan

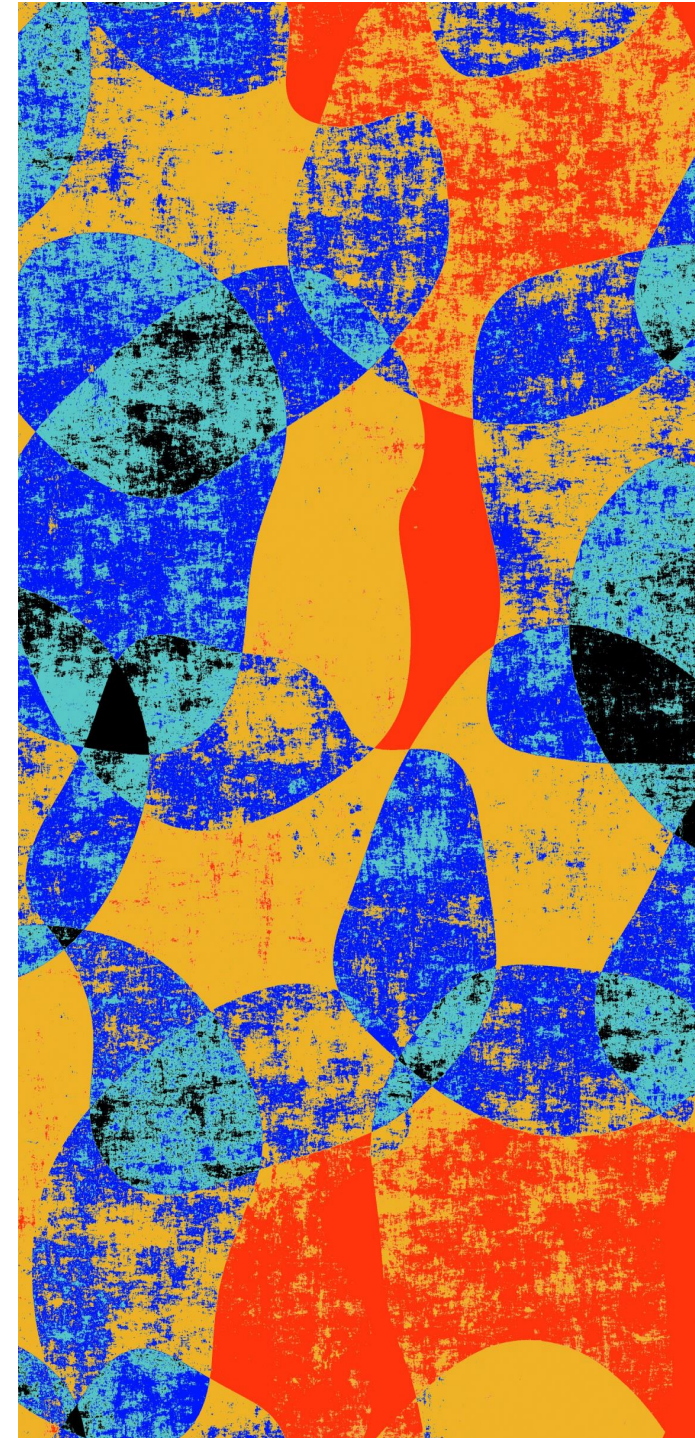
Review plan for benefits, covered drugs

Overseas coverage: Emergency

Overseas care covered but routine care

Not covered (except for

UnitedHealthcare)



FEHB Medicare Advantage Plan: right for you?

NO

- If you fall into a high-income category (more than \$97,000 single or \$194,000 couple for 2023). Limited financial value of Part B due to higher premium
- If your FEHB plan doesn't coordinate well with Medicare Part B.

YES

- Part B is good decision if you pay minimum premium
- If FEHB plan coordinates well with Medicare by waiving co-insurance & deductibles after enrolling in Part B.

OPM.gov Healthcare Resource

IN THIS SECTION

Open Season

Life Events ▼

Changes in Health Coverage ▼

Healthcare ▼

Eligibility

Enrollment

Plan Information ▼

Compare Plans

Plan Types

Summary of Benefits

Enroll

Guides

Premiums

Previous Years

Compare Quality

Temporary Continuation of Coverage

Medicare

Transparency in Healthcare ▼

Health Savings Accounts

Consumer Protections

Carriers

Healthcare

PLAN INFORMATION

FEHB Plan Information for 2023

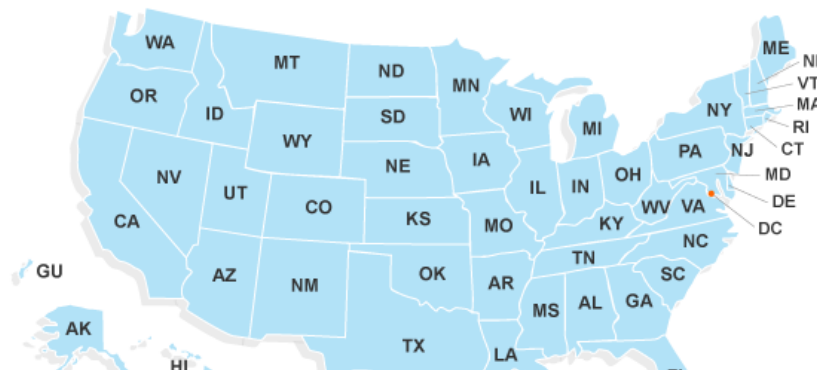
FEHB Plan Information for 2023

Choosing a state below will take you to a list of all plans available in that state, as well as links to the plan brochures, changes for each plan from the previous year, information on plan patient safety programs, and links to the plan provider directories.

[Go to States List](#)

RELATED LINKS

- [Overseas Coverage](#)
- [FEHB Program is Going Green](#)
- [Plan Accreditation](#)
- [Compare Health Plans](#)
- [Consumer's Checkbook Comparison Tool](#) [\[2\]](#)
- [Enroll in a Health Plan](#)
- [Plan Types](#)
- [2022 Brochures](#)



<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/>

OPM.gov Healthcare Resource (continued)



OPM.GOV

ABOUT POLICY **INSURANCE** RETIREMENT SUITABILITY AGENCY SERVICES NEWS

IN THIS SECTION

Open Season

Life Events ▼

Changes in Health Coverage ▼

Healthcare ▼

Eligibility

Enrollment

Plan Information ▼

Compare Plans

Plan Types

Summary of Benefits

Enroll

Guides

Premiums

Previous Years

Compare Quality

Temporary Continuation of Coverage

Medicare

Transparency in Healthcare ▼

Health Savings Accounts

Healthcare Plan Information For California

2023 Plan Information for California

Choose a Plan & Enroll

- [Nationwide Fee-for-Service Plans Open to All](#)
- [Nationwide Fee-for-Service Plans Open Only to Specific Groups](#)
- [State Specific HMO, HDHP and CDHP Plans](#)
- [2023 Plan Rates for California](#)

Disclaimer: In some cases, the enrollee share of premiums for the Self Plus One enrollment type will be higher than the Self and Family enrollment type. Enrollees who wish to cover one eligible family member are free to elect either the Self and Family or Self Plus One enrollment type. Check premiums on our website at www.opm.gov/fehbppremiums.

Nationwide *Fee-for-Service* Open to All

Plan - Plan Code	Plan Brochure	Plan Brochure Download	Provider Directory	Plan Website
APWU Health Plan - 47	Brochure Link	<input type="button" value="Download PDF"/>	Go	Go
Blue Cross and Blue Shield Service Benefit Plan Basic Option - 11	Brochure Link	<input type="button" value="Download PDF"/>	Go	Go
Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus - 13	Brochure Link	<input type="button" value="Download PDF"/>	Go	Go
Blue Cross and Blue Shield Service Benefit Plan Standard Option - 10	Brochure Link	<input type="button" value="Download PDF"/>	Go	Go

Consumers' Checkbook


Best Comparison:
FEHB Medicare Advantage with
Regular FEHB plan
on Medicare

United Choice Primary Retiree Advantage	\$6,050
Kaiser Standard Medicare Advantage 2	\$6,220
Aetna Advantage Medicare Advantage	\$6,480
SAMBA Standard Medicare Advantage	\$8,130
Aetna Direct CDHP	\$8,240
Blue Cross Basic	\$9,970
Blue Cross Standard	\$14,040

D.C. area couple with income below \$194,000, self-plus-one enrollment, aged 70 primary insured with average health expenses.



Consumers' Checkbook Guide



Guide to Health Plans
For Federal Employees

READ ADVICE
HELP
LOGOUT

Start Again
Print Comparison Report
Plan Brochures

STEP 1 Who will be covered → STEP 2 Medicare → **STEP 3 Compare Plans** → STEP 4 Enroll

Summary
Medicare
Cost Comparison
Cost Sharing
Coverage Features
Dental/Vision/Hearing
Plan Flexibility
Quality

Plan Type

HMO

CDHP / HDHP

PPO

Overall Quality Score

Outstanding

Excellent

Good

Fair

Poor


Yearly Cost Estimate

Plan	Yearly Cost Estimate (for Families Like Yours)	Most You Could Pay in a Year	Annual FEHB + Med B Premium	Overall Rating Members
<input type="checkbox"/> Aetna Advantage (Medicare Advantage) PPO - Plan Code: Z26R	\$6,480	\$19,660	\$7,260	NR
<input type="checkbox"/> Kaiser-Std (Senior Advantage 2) HMO - Plan Code: 626R2	\$6,760	\$23,460	\$7,620	NR
<input type="checkbox"/> SAMBA-Std (Medicare Advantage) PPO-FEE - Plan Code: 446R	\$8,130	\$21,670	\$8,670	NR
<input type="checkbox"/> MHBP - Std (Medicare Advantage) PPO-FEE - Plan Code: 456R	\$8,230	\$13,980	\$8,780	NR
<input type="checkbox"/> Aetna Direct CDHP CDHP - Plan Code: N63	\$8,240	\$20,180	\$8,180	Good
<input type="checkbox"/> Health Net Basic HMO - Plan Code: P63	\$8,510	\$19,640	\$6,640	Good
<input type="checkbox"/> Kaiser-Hi (Senior Advantage 2)	\$8,200	\$25,940	\$11,000	NR


NR - Indicates a new plan that has yet to receive performance measures or a Medicare Advantage plan where OPM doesn't administer quality evaluations.

Final Word

Consider whether joining an FEHB Medicare Advantage plan can offer you better benefits that you're currently receiving at lower costs.



**Federal Employees
Health Benefits Program**



MEDICARE HEALTH INSURANCE

Name/Nombre
JOHN L SMITH

Medicare Number/Número de Medicare
1EG4-TE5-MK72

Entitled to/Con derecho a	Coverage starts/Comienza el
HOSPITAL (PART A)	03-01-2010
MEDICAL (PART B)	03-01-2010



Thank You