

Healthcare Options for HQ Employees After Age 65

Should I Elect Medicare at Age 65?

Once you become eligible for Medicare healthcare insurance, you have some important considerations to think about prior to making your decision, such as your healthcare needs, income for paying premiums or out-of-pocket costs, and whether any of your dependents use The Navigators Health Plan. You may elect Medicare during your initial eligibility (3 months before and after the month you turn 65) or each year during **Medicare General Enrollment from January 1 through March 31**. If you miss this window, you must wait until the next year's General Enrollment unless you have a Qualifying Event, such as the loss of your health insurance through The Navigators.

Do You Travel Outside the United States?

Since Medicare is not designed for international medical protection, you are required to purchase travel insurance if you travel on behalf of The Navigators. Go to missiontripinsurance.com to ensure you are protected when you travel.

Do You Cover Dependents through The Navigators?

Under Medicare, you cannot elect to cover your spouse or other dependents. If you elect Medicare, your dependents may be eligible to continue Navigator coverage under your Retiree benefit or through COBRA continuing coverage. However, they may receive a better deal through the state or federal Health Insurance Exchange.

How Much Does Medicare Cost?

The Medicare.gov website has an extensive page on the premium, deductible, and coinsurance costs of Medicare at: <https://www.medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-a-glance.html>

2019 Medicare Premium Costs

Part A.....Free
 If you've paid Medicare taxes, Medicare Part A is free. It automatically begins when you start collecting Social Security. *Note: You can no longer contribute to a Health Savings Account (HSA) if you have any part of Medicare, including Part A.*

Part B.....\$135.50 per month in 2019*
 *Those in the top 5% of income may pay higher premiums.

Part D.....varies by plan (average of \$32.50 per month)

Voluntary Options

Medigap (private supplemental insurance).....varies by plan

Part C (private insurance that replaces Part A, B, and D)varies by plan

How Can I Compare Medicare and The Navigators Health Plan?

You can view your Medicare options online at Medicare.gov through the [Medicare Plan Finder](#) and the [Medigap Policy Search](#). To see how Medicare and The Navigators coverage compare in some typical scenarios, see page 2.



What Are My Medicare Options?

Traditional Medicare:

- Part A–Hospitalization and Skilled Nursing Care
- Part B–Physician Services and Outpatient Care
- Part D–Prescription Drugs
- Medigap–Voluntary supplemental insurance through a private insurer to limit out-of-pocket costs

Medicare Advantage:

Part C–Voluntary option that provides Part A, B, and D benefits through a private insurer, plus additional coverage options. Cost varies depending on options chosen.

Comparing Costs of Premiums and Medical Care

Medicare Options and The Navigators Health Plan

The information below illustrates some of the costs and options available. Your individual costs will vary based on your location, age, provider choice, and health needs.

Plan Overview	The Navigators Health Plan	Traditional Medicare ¹	Traditional Medicare with Medigap Plan G ^{1,2}	Part C: Medicare Advantage ¹
Monthly premiums	\$91 (employee only rate for HQ employee)	Part A: Free Part B: \$135.50 Part D: \$16–\$113 ¹	Part A: Free Part B: \$135.50 Part D: \$16–\$113 Plan G: \$113–\$200 ²	Varies per insurer: \$135.50 and up (may include prescription coverage)
Annual deductible	\$1,500	Part A: \$1,364 per hospitalization Part B: \$185 per year Part D: \$0–\$415	Part A: \$0 Part B: \$185 per year Part D: \$0–\$415 Plan G: \$0	\$0-500 (may have separate prescription deductible)
Coinsurance (% of negotiated rate you pay after meeting your deductible)	20% to a maximum of \$500	Part A: \$0 for 60 days Part B: 20%, no maximum Part D: varies, no max.	Part A: \$0 Part B: \$0 Part D: varies, no max. Plan G: \$0	Generally uses co-pays: \$0–\$290 hospital \$5–\$35 physician \$5–\$95 prescription
Annual out-of-pocket maximum	\$2,000	Part A: no limit Part B: no limit Part D: varies; catastrophic coverage after \$5,000	Part A: \$0 Part B: \$185 Part D: varies; catastrophic coverage after \$5,000 Plan G: \$0	\$10,000 for lowest Part C Prescription catastrophic coverage after \$5,000
Cost Examples	The Navigators Health Plan	Traditional Medicare ¹	Traditional Medicare with Medigap Plan G ^{1,2}	Part C: Medicare Advantage ¹
Healthy Helga Preventive care 1 primary care visit 2 generic prescrip.	Medical Costs: \$398 \$0 \$158 \$10 each = \$240 per year	Medical Costs: \$254 \$0 \$158 \$4 co-pay each = \$96	Medical Costs: \$254 \$0 \$153 \$4 co-pay each = \$96	Medical Costs: \$125 \$0 \$5 \$5 co-pay each = \$120
Healthy Helga: Total medical costs + premiums per year	Total Cost: \$1,490	Total Cost: \$2,072 (for lowest premium Part D option)	Total Cost: \$3,428 (for lowest premium Part D and Plan G options)	Total Cost: \$1,751 (for lowest premium Part C option)
Accident Alex \$10,000 accident including ambulance, hospitalization, x-rays, and follow-up care	Medical Costs: \$2,000 (out-of-pocket maximum)	Medical Costs: \$2,045 \$1,549 deductible \$400 coinsurance + \$96 prescription costs	Medical Costs: \$281 \$185 deductible 2 generic prescriptions at \$4 co-pay each = \$96	Medical Costs: \$865 \$350 ambulance \$290 hospital \$105 follow-up visits + \$120 prescription costs
Accident Alex: Total medical costs + premiums per year	Total Cost: \$3,092	Total Cost: \$3,863 (for lowest premium Part D option)	Total Cost: \$3,455 (for lowest premium Part D and Plan G options)	Total Cost: \$2,491 (for lowest premium Part C option)
Joint Replacement Jack \$30,000 including hospitalization, MRI, and follow-up care	Medical Costs \$2,000 (out-of-pocket maximum)	Medical Costs: \$7,345 \$1,549 deductible \$5,700 coinsurance + \$96 prescription costs	Medical Costs: \$281 \$185 deductible 2 generic prescriptions at \$4 co-pay each = \$96	Medical Costs: \$10,120 \$10,000 out-of-pocket maximum + \$120 prescription costs
Joint Replacement Jack: Total medical costs + premiums per year	Total Cost: \$3,092	Total Cost: \$9,163 (for lowest premium Part D option)	Total Cost: \$3,455 (for lowest premium Part D and Plan G options)	Total Cost: \$11,746 (for lowest premium Part C option)

¹ Compare Medicare Part D and Medicare Part C (Advantage) plan costs for your area with the [Medicare Plan Finder](#).

² Compare Medigap plans with the [Medigap Policy Search](#).

Educate Yourself Before You Make Your Decision

- Visit www.medicare.gov for more detailed information on costs, what the different parts of Medicare cover, and answers to specific questions
- Check with your State Health Insurance Assistance Program (SHIP) for free guidance on health insurance. Find links to state-specific sites at www.medicare.gov under the drop-down menu "Find someone to talk to"