



An Important Reminder for Medicare Open Enrollment

Medicare Open Enrollment is October 15th through December 7th. When selecting your Medicare coverage, please remember:

Deer Lodge Medical Center is *OUT OF NETWORK FOR ALL MEDICARE ADVANTAGE PLANS* except for Blue Cross Blue Shield Advantage plans.

If you receive most of your medical care at Deer Lodge Medical Center, your **best coverage option is usually:**

- Traditional/original Medicare, *and*
- A Medicare supplement (Medigap) plan, *and*
- A Medicare Part D Plan.

Please refer to following chart to better understand your Medicare coverage options:

Plan Features	Medicare Advantage Plan	Original Medicare + Supplement/Medigap
Coverage	Includes Original Medicare Parts A and B, plus extra benefits, such routine dental, vision, hearing and fitness services	Helps fill the “gaps” in Original Medicare, covering the out-of-pocket costs Parts A and B don’t
Referrals Required?	May be required to use network specialists	No
Networks	Network restrictions may exist. Emergency care is covered for travel within the US and sometimes abroad	No network restrictions. Coverage is nationwide in the United States
Costs	Lower premiums but has copays	Higher premiums but little to no copays
Co-insurance	No	20% (Covered by Medigap Plan)
Prescription Drugs	Prescription drug coverage is usually included	Not included. A separate Medicare Part D Plan will need to be purchased

Please feel free to call our friendly Business Office Staff at 406-846-7709, if you have any questions.