

THE GROWING **BOLDER**

OUTRAGEOUSLY

Interesting

AND, DARE WE

SAY, *Easy* TO

UNDERSTAND

GUIDE TO MEDICARE

Florida Blue  

MEDICARE



KATHY
FEENY
PRESIDENT
FLORIDA BLUE
MEDICARE



At Florida Blue Medicare, our mission is to help people and communities achieve better health — and that goes far beyond your Medicare Advantage coverage. We are proud to align with other like-minded organizations to deliver care and compassion to you in new and exciting ways.

That's why we're teaming up with the great group of people at Growing Bolder. Growing Bolder is an amazingly talented team that focuses on providing not only the tools and resources, but the inspiration and motivation to make the rest of your life the best of your life. They are sharing some of the best stories you'll ever find of ordinary people living extraordinary lives. And, you can access these stories in a variety of ways — on their website, their beautiful magazine, NPR radio show, PBS television show or on their Facebook page.

I hope you find the content inspiring and uplifting. Florida Blue Medicare means you have a community of complete care for your complete health and wellness. And we think this new partnership with Growing Bolder is one more great way for us to help you reach your health goals. Don't forget it's never too late to make the rest of your life, the best of your life!

**Don't forget it's
never too late to
make the rest
of your life, the
best of your life.**

Kathy
Feeny

G R O W I N G
BOLDER

MARC
MIDDLETON
FOUNDER + CEO
GROWING
BOLDER



It's exciting to find a partner whose mission is so perfectly aligned with our own that the potential to help make a difference in the lives of others grows exponentially. We've found that partner in Florida Blue Medicare.

We know from the examples of others like you that it's never too late to improve our health and wellbeing, discover a new passion or purpose, start a new business, find a new job, make a new friend or start a new relationship. We all just need the inspiration, the encouragement and the tools and resources to make it happen.

Growing Bolder and Florida Blue Medicare have joined forces to do just that. We're dedicated to helping you live your best life through the inspiring examples of people just like you who are living extraordinary lives all across our great state.

That's why we've created the statewide Growing Bolder community for Florida Blue Medicare members.

We believe that age is not a disease, it's an opportunity that's filled with possibility and we're dedicated to helping you seize that opportunity. We're committed to helping you live a healthy, active and engaged life and to bounce back more quickly and more fully when you do encounter health setbacks.

So join us. Always believe that it's never too late to make the rest of your life the best of you life. Become part of our statewide community of hope, inspiration and possibility — a community that's dedicated to your health and happiness.

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Marc
Middleton

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ABOUT GROWING BOLDER: Growing Bolder helps older adults optimize and celebrate the nearly endless opportunities of life. We provide the inspiration, resources and community support to improve your overall health and wellbeing, to chase your dreams and to live a life filled with passion and purpose. Growing Bolder can help you make the rest of your life the best of your life.

**BEFORE
YOU READ:
Check out the
Growing Bolder
Glossary on
page 52**

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As we travel and speak throughout the state and engage with Florida's most active and inspiring adults we're often asked about Medicare. It seems to be on the mind of most people of a certain age. What makes one plan better than another? We love this topic because we believe that great coverage is essential to successful aging and because not all plans are the same.

Let's start with 5 Important Points to Understand

1

We all want to live, longer, healthier and more active lives!



2

But let's be honest.

No matter how healthy our lifestyle choices are, we will all experience health setbacks as we age.

3

Health care is better than ever... that's great news!

But it's also more expensive than ever and that's not going to change.



4

We all need great health insurance and have to understand what Medicare does and doesn't cover and what additional coverage options are available:

Medicare Part A, Part B, Part C, Part D

5

What plan is best for you?

What makes one plan better than another?

We believe that the most important differentiator in the entire industry is access to Growing Bolder's complete Medicare resource platform. It's designed to lower your health care costs, help keep you at your healthiest, and recover quicker and more fully from sickness or injury.

Read this Guide to Help you Decide what Plan is Best for You

How to use this guide

Welcome!

There’s a lot to learn about Medicare, but it doesn’t have to be overwhelming. This guide explains Medicare and the health care and prescription drug plan options available to Florida residents through Florida Blue Medicare.



The Growing Bolder ethos is about living your best life at any age. And there’s nothing more fundamental to living bigger, better and bolder than your health.

This Guide to Medicare is filled with tips to help you find the Medicare plan that’s right for you. So, take a deep breath, keep reading, and know that our Growing Bolder community is here to help you along the way.

Every person’s situation is different, but some plans may be a better fit for you, your health, your finances and your goals. As you go through this guide, keep your specific situation in mind and make a note of what sounds like the best fit for your uniquely you life.

This is a lot to take in at one time, so write down your thoughts and call a Florida Blue Medicare agent anytime at 1-844-396-1875.



HELPFUL HINTS FROM GROWING BOLDER!

This guide will help walk you through the process, answering questions — and suggesting the right ones to ask — as you find the right Medicare plan for you. The Growing Bolder team will pop in from time to time with pointers, helpful hints and reminders to breathe deeply and press on!

Things you should think about before you start:

YOUR HEALTH CARE PREFERENCES
Take a moment and make an honest assessment of your general health. Think about how (and how often) you use health care facilities. Also, consider your budget for health-related expenses, both monthly and annually.

YOUR PROVIDER
Do you already have a physician you prefer? Or would you be open to different providers if it meant different cost and/or benefit options?

YOUR PRESCRIPTION DRUGS
Make a list. You’ll want to plan for your prescription drug needs and make an estimate of your annual out-of-pocket costs.

WHAT ELSE DO YOU WANT FOR YOUR HEALTH?
Some plans offer additional vision, dental and hearing benefits and also offer fitness programs to help you stay healthier. Having a plan with these included may encourage you to do more, prevent more and live more fully.

WHAT ARE YOUR TRAVEL PLANS?
Are you planning to tour the country and travel the world, or have you already found your slice of paradise?

All of these factors and more play into selecting the right plan or combination of plans. Having the right vision for your health, your wellbeing and your finances will help you find the right plan right out of the gate. Right? Right.

Learn more in the way that’s most convenient for you:

- ▶ Call or visit your local agency to speak to a Florida Blue Medicare agent.
- ▶ Call Florida Blue Medicare directly at 1-844-396-1875 (TTY: 1-800-955-8770).
- ▶ Visit a Florida Blue Center to get your questions answered in person.
- ▶ View more resources online by visiting growingbolder.com/medicare.



Growing Bolder Contributors

Connecting you with
our team of experts
and innovators.



- Left to right
- Laura Savini
Award-winning producer/TV host
 - Doro Bush Koch
Mindfulness and wellness
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 - Denise Austin
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 - Diana Nyad
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Financial Expert
 - Craig Pittman
Author
 - George Diaz
Journalist
 - Barbara Hannah Gruffman
Author
 - Dan Buettner
Founder, The Blue Zones
 - Dr. Roger Landry
Longevity expert

Who can get Medicare and how do you enroll?

Created in 1965, Medicare started with just two parts — Part A and Part B — which are explained on page 18. Later on, additional parts — Part C and Part D — were added as the needs of Medicare beneficiaries changed.

You must meet one of the following requirements to be eligible for Medicare.

- ▶ You are age 65 or older, a U.S. citizen or a permanent U.S. resident and have lived in the U.S. continuously for five years prior to applying.
- ▶ You are younger than 65 with a qualifying disability.
- ▶ You are any age with a diagnosis of end-stage renal disease or ALS.



TIME TO GET MEDICARE? CONGRATS!

Getting to the age of Medicare enrollment is a time to take stock of your life and health, decide what you want and need, and find a plan that will support you through your journey.



TO WATCH VIDEO STORIES ABOUT MANY OF THE GROWING BOLDER ROCK STARS OF AGING, VISIT [GROWINGBOLDER.COM/MEDICARE](https://growingbolder.com/medicare)

The Rise of Active Centenarians

Growing Bolder has interviewed more active centenarians than almost any media organization in the world. We call them our Rock Stars of Aging® because they’ve not just added years to their life, they’ve added life to their years. There are three major reasons why you should care about our Rock Stars of Aging.

1: THEY DIDN’T WIN THE GENETIC LOTTERY

Living to an active 100 is more of a lifestyle choice than a genetic blessing. The National Institute on Aging says that longevity is 70 percent determined by lifestyle and only 30 percent by genes.

2: THEY MAKE LIFE WORTH LIVING

Many of our Rock Stars of Aging are still living at home, driving, golfing, traveling, dancing, painting, telling jokes, watching videos on the Internet and listening to music into their 100s.

3: THEY LIVE A LIFESTYLE THAT WE CAN MODEL

These Rock Stars of Aging not only provide glimpses into our possible future but also roadmaps on how to get there. They share many common lifestyle choices that anyone can make at any age.

Keys to Active Longevity

When we talk about aging well, we're encouraging a lifestyle designed to help you not only live longer but to live a healthier, more engaged life for the entirety of your life. It's both quantity and quality. That's the goal, right?



Health experts and those who themselves have lived longer, bolder, fuller lives agree on some tips:

1: HAVE A POSITIVE ATTITUDE AND AN OPTIMISTIC SPIRIT

No attitude is as potentially harmful as a negative belief system about aging. Negative thinking can lead directly to anxiety, depression, low self-esteem, lack of self-confidence, unhealthy behaviors and, ultimately, sickness. The way we visualize ourselves aging has a direct impact on how we actually age because what the mind believes, the body embraces.

2: HAVE SENSE OF PURPOSE

The Japanese believe that everyone has an *ikigai* — a reason for being. The French call it a *raison d'être*. Call it whatever you like, having something that makes life worth living is essential as we age. Your purpose doesn't have to be profound as long as it motivates you to want to get out of bed every morning and inspires you to action.

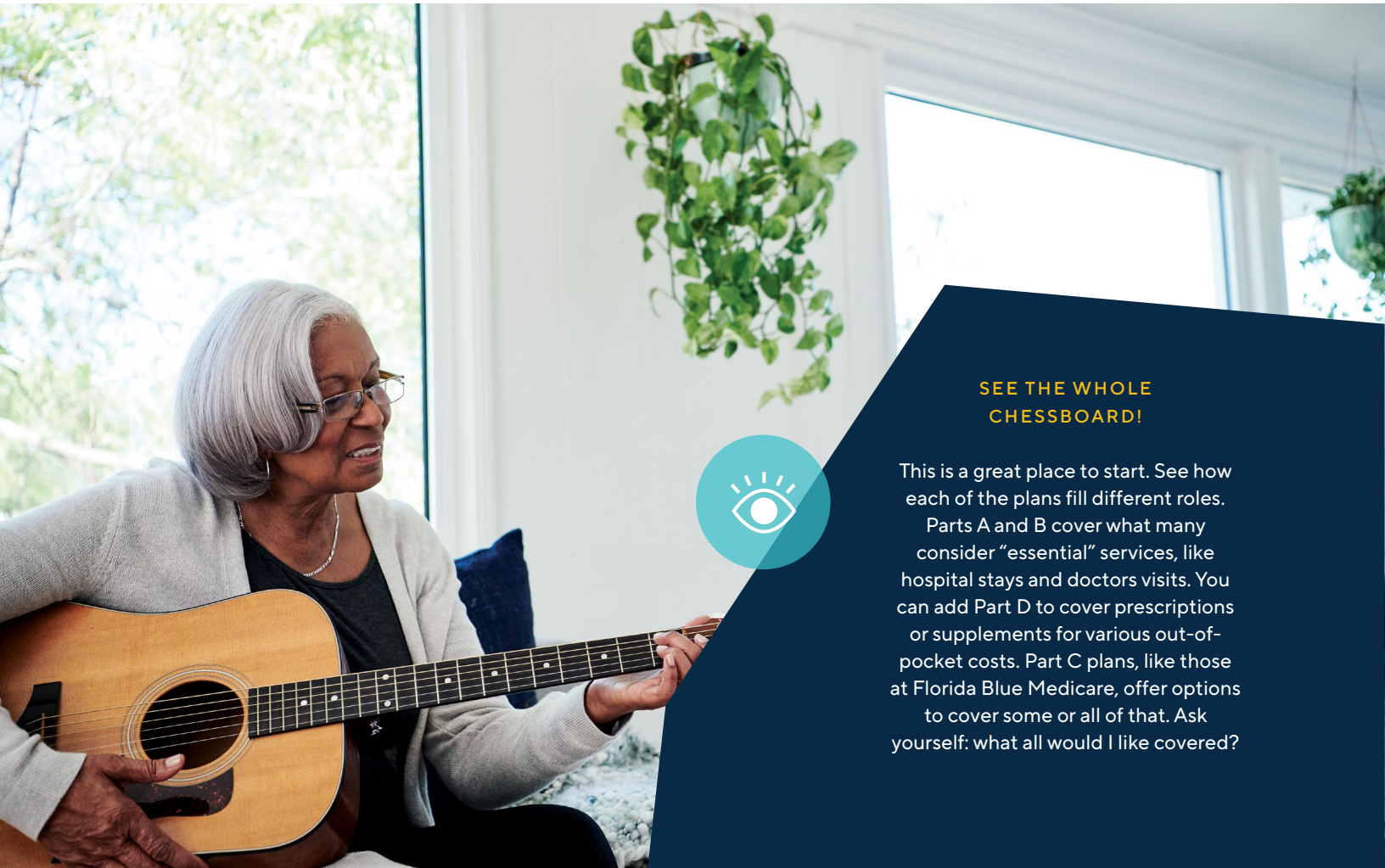
3: STAY SOCIALLY ENGAGED

As we age, lack of socialization can be more harmful to our health than smoking, alcoholism or obesity! At least 148 studies have concluded that people with stronger social relationships have a 50% reduced risk of mortality at any given time. It's imperative that we have a strong social network and surround ourselves with those who share our enthusiasm for life.

AND THAT'S JUST THE START!

Eat better! Get moving! Talk to your doc! Get some sleep! Visit growingbolder.com/medicare to gain access to tips, experiences and longevity resources to help you live your best life, longer.

What are my Medicare coverage options?



SEE THE WHOLE CHESSBOARD!

This is a great place to start. See how each of the plans fill different roles. Parts A and B cover what many consider “essential” services, like hospital stays and doctors visits. You can add Part D to cover prescriptions or supplements for various out-of-pocket costs. Part C plans, like those at Florida Blue Medicare, offer options to cover some or all of that. Ask yourself: what all would I like covered?

STEP 1: Enroll in Original Medicare.

Original Medicare

PROVIDED BY THE FEDERAL GOVERNMENT



STEP 2: Decide if you need additional coverage. There are two ways:

OPTION 1: CHOOSE A MEDICARE ADVANTAGE PLAN.

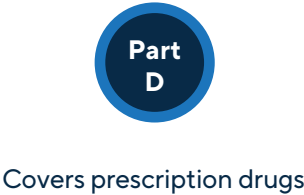
Medicare Advantage Plan

OFFERED BY PRIVATE INSURANCE COMPANIES



OPTION 2: ADD THE FOLLOWING TO ORIGINAL MEDICARE.

Medicare Part D Plan



STEP 3: Talk to a Florida Blue Medicare agent to find the best plan for you!
Call 1-844-396-1875 (TTY: 1-800-955-8770) or visit growingbolder.com/medicare



© VivianZink / NBC

NEVER TOO Late

America's Got Talent, Quin Bommelje

Florida residents in their 60s, 70, 80s, 90s and even 100s have proven that it's never too late to improve our health and fitness, start a career, find a new passion or purpose, make a difference in the lives of others, restore a friendship, or start a new relationship. It's never too late to make the rest of your life the best of your life and Growing Bolder and Florida Blue Medicare are here to help!

Quin Bommelje, 71, may be the most unlikely person ever to find herself competing on the finals of NBC's "America's Got Talent." She was 60 when she took her very first ballroom dancing lesson. "She was terrible," remembers her husband, "but she loved it."

Daily aches and pains started to vanish as dancing began to change her body. Her stamina improved and her self image soared. "I learned that even in my 60s, pushing my body through vigorous exercise made me feel so much better," she says. "I fell in love with this life and couldn't get enough."

She began traveling to competitions across the country and became an inspiration to dancers of all ages. She got attention everywhere she went and ultimately was chosen to appear on national TV. "Until I turned 60 I was a stay-at-home mom," says Bommelje. "And now, in my 70s I have a whole new life. I wouldn't have believed it was possible. It really is never too late to live your dream!"

WHEN THEY WANT TO TALK...

Alan Alda - Kareem Abdul-Jabbar - Jane Pauley - Tim Gunn - Dick Van Dyke
Herb Alpert - Carol Burnett - Melissa Etheridge - Olivia Newton-John
Buzz Aldrin - Weird Al Yankovic - Roz Savage - Dr. T. Berry Brazelton -
Michio Kaku - Cyndi Lauper - Estelle Parsons - Charlie Daniels - Bill Nye
Brian Wilson - Diana Nyad - Debbie Allen - Debra Winger - Chita Rivera
Christopher Walken - Dr. Dean Ornish - Robert Wagner - Gayle King
Annabelle Gurwitch - Suze Orman - Carl Reiner - Neil Sedaka - Sela Ward
Dr. Andrew Weil - Ed McMahon - Felicity Huffman - Rip Taylor - Mike Love
Scott Hamilton - Valerie Bertinelli - Herbie Hancock - Temple Grandin
Lee Grant - Dave Barry - Clark Howard - Kenny Rogers - George Wallace
Jean Chatzky - Dr. Mehmet Oz - Lesley Stahl - Henry Winkler - Bobby Vinton
Dr. Daniel Amen - Kenny G - Anson Williams - Mel Tillis - Rich Little
Andy Williams - Dr. Robert Butler - Jon Cryer - John Rich - JD Powers
Susan Powter - Howie Mandel - Clive Cussler - Suzanne Somers - Fabian
Coach John Wooden - William H. Macy - Dr. Elizabeth Blackburn - Tom Smothers
Jillian Michaels - Loretta Swit - Kathy Smith - Davy Jones - Regina King -
Dan Buettner - Johnny Mathis - Paul Reiser - Chef Eric Ripert - Rita Rudner
Cokie Roberts - Marion Ross - Jane Seymour - BJ Thomas - Aaron Neville
Rowdy Gaines - Pat Boone - Gilbert Gottfried - Tanya Tucker - Mickey Gilley
Dr. Ruth Westheimer - Julie Newmar - Kenny Loggins - Linda Gray - Melanie
Cheryl Tiegs - Richard Simmons - Martha Reeves - Melissa Manchester
Philippe Cousteau - Ian Anderson - Charlie Pride - Kathy Freston - Dan Harris
Billy Bob Thornton - Chubby Checker - Dr. Richard Carmona - Crystal Gayle
Michael Winslow - Sherwood Schwartz - Jacqueline Bisset - Nancy Cartwright
Anne Archer - Cesar Milan - Barbara Corcoran - JJ Walker - Paul Williams
Darrell Waltrip - Micky Dolenz - Donny Most - Elaine Stritch - Roger Daltrey
Roger McGuinn - Anne Archer - Cheryl Strayed - Mark Farner - Boz Skaggs
Bobby Goldsboro - Neil Diamond - Rick Springfield - Rickie Lee Jones
John O'Hurley - Gordon Lightfoot - Dee Wallace - Little Anthony - Tony Dow
Mariette Hartley - Dr. Bill Thomas - Al Roker - Maureen McGovern - Don McLean
Dr. Gene Cohen - Robert Vaughn - Ken Dychtwald - Fran Tarkenton
Marianne Williamson - David-Clayton Thomas - Barry Livingston - Ed Asner
JoJo Starbuck - Doris Roberts - Ernie Hudson - Daniel Pink - James Patterson
Dr. Joseph Coughlin - Marilyn McCoo and Billy Davis Jr. - Ari Seth Cohen
Cary Elwes - Dr. David Agus - Rich Roll - Dr. Kenneth Cooper - Crystal Gayle -
Samantha Brown - Eddie Money - Tao Porchon-Lynch - Dr. Ellen Langer
Mark Victor Hansen - Petula Clark - Diane Rehm - Madonna Buder
Cloris Leachman - Lynda Carter - Vicki Lawrence - Jack LaLanne - Lee Majors
Tim Conway - Paul Williams - Joan Lunden - Ed Begley Jr. - David Cassidy
Carol Channing - Linda Evans - Robert Lutz - Florence Henderson - Rose Marie
Daniel Levitin - Gretchen Rubin - Elizabeth Gilbert - Louie Anderson
Judy Collins - Debbie Allen - Marlo Thomas - Toni Tennille - Lea Thompson
Deepak Chopra - Cindy Williams - Beverly D'Angelo - Dr. Thomas Perls

THEY TALK TO GROWINGBOLDER.

Growing Bolder TV, Radio and Podcast. Watch. Listen. Learn.

The Power of Prehabilitation

At Growing Bolder, we believe that prehabilitation is aging's ultimate no-brainer because we will all experience a series of physical setbacks as we grow older.

And guess what? The types of interventions available to us when we suffer those setbacks and the extent of our recovery afterwards are largely determined by our overall health and fitness at the time — not just by our age. Prehabilitation is simply making a positive lifestyle modification. It's regular exercise, a healthy diet, plenty of sleep, and stress reduction. Prehabilitation is an important key to help reduce future health care costs and the impact of future health setbacks.

Exercise



Stress Reduction



Healthy Eating



Plenty of Sleep



IT PAYS TO PREHAB!

A 2019 study in the Journal of the American College of Surgeons found that patients 70+ who exercised, ate a healthy diet and practiced stress reduction techniques for at least one week before a major operation had shorter hospital stays, 10% lower hospital bills, and 35% lower out-of-pocket insurance costs.

Medicare options and what they cover

HEADS UP! WATCH YOUR (OUT-OF-) POCKETS!

Anticipating Medicare out-of-pocket costs is something you'll want to consider. While Medicare covers most costs, each supplemental plan, like those from Florida Blue Medicare, has variables in premium, deductibles, coinsurance (you'll typically pay 20% with Part A) and copays.

Who it's for:
Part A & B - The traditional plans you know and love.

These plans are great if:

YOU LOVE THE OPEN ROAD.
It's a national program, so it's accepted everywhere with no worry of going "out of network." HEY, SNOWBIRDS! We're looking at you!

YOU DON'T WANT ADDITIONAL MONTHLY PREMIUMS.
Part A is premium-free, and Part B premiums vary based on income. Both do have deductibles, though, and cost-sharing with no maximum out-of-pocket.

Original Medicare Part A

Part A covers inpatient care, including care received while in a hospital or skilled nursing facility and, in limited circumstances, care received at home.

WHAT IT DOESN'T COVER:

- ▶ The Part A deductible and copays you may have to pay when you receive inpatient hospital care.
- ▶ You may be responsible for paying these expenses — unless you have an additional plan that covers those expenses.

Original Medicare Part B

Part B covers doctor's visits plus many outpatient services and supplies like preventive care, ambulance services, and durable medical equipment.

WHAT IT DOESN'T COVER:

- ▶ For most services, you pay a calendar year Part B deductible and coinsurance unless you have an additional plan that covers those expenses.

Who it's for:
Medicare Advantage combines the coverages of Parts A & B together, most often with prescription drug coverage included, into a private plan, like the ones offered by Florida Blue Medicare.

It's for those who:
WANT TO CAP OUT-OF-POCKET EXPENSES.
Unlike Parts A & B, once you hit your annual maximum, your Part C plan pays for all your covered services.

WHO KNOW THEIR PRESCRIPTION DRUG NEEDS.
Instead of adding a stand-alone Part D plan with varying premiums, Part D is included in most Medicare Advantage plans.

WANT MORE OPTIONS.
With different coinsurance and copay options for different premiums, you can tailor your choice to your budget and needs.

WANT MORE SERVICES.
Vision, dental and wellness services are often included in Part C plans, which may better support your lifestyle.

Medicare Advantage – Part C
Medicare Advantage (MA) plans are health plans offered by private organizations, like Florida Blue Medicare, that contract with Medicare.

- ▶ Includes all the benefits of Original Medicare Parts A and B
- ▶ Usually includes Part D prescription drug coverage
- ▶ Premiums and deductibles vary by plan
- ▶ Many plans include extra dental, hearing and vision benefits
- ▶ Many plans have a \$0 monthly plan premium
- ▶ Florida Blue Medicare Advantage plans include the SilverSneakers® Fitness Program
- ▶ Many plans have transportation services to doctor appointments, pharmacies and more

FLORIDA BLUE MEDICARE LETS YOU SAY:

"I know what doctor I'm going to, I know what I'm going to pay, and what I pay each month fully matches the services I receive."



Medicare Part D

Standalone Part D prescription drug plans (PDPs) can help reduce your costs for medications and are available only from private companies or organizations like Florida Blue Medicare.



WHAT IT COVERS:

- ▶ Many generic and brand-name drugs with predictable copayments
- ▶ They often include preferred pharmacies for lower cost-sharing
- ▶ An extensive list of plan-covered drugs (formulary)
- ▶ Most plans offer a mail-order pharmacy service for home delivery of your medications at no extra cost

Part D Coverage Stages:

DEDUCTIBLE STAGE:

This is the amount you must pay before your drug plan begins to pay its share of your covered drugs.

INITIAL COVERAGE STAGE:

These are the amounts you pay for your covered drugs after the deductible (if the plan has one). You pay your share and your drug plan pays its share for covered drugs.

COVERAGE GAP STAGE:

The coverage gap (also known as the “donut hole”) begins after you and any Part D plan together have spent a certain amount for covered drugs.

Once you enter the coverage gap, you pay no more than 25% of the plan’s cost for covered brand-name drugs and no more than 25% of the plan’s cost for covered generic drugs until you reach the end of the coverage gap.

CATASTROPHIC GAP STAGE:

Once you’ve met the out-of-pocket cost limit, or threshold, for the year, you leave the Coverage Gap stage and move to the Catastrophic Coverage stage. During the Catastrophic Coverage stage, you will pay the greater of 5% coinsurance or a small copay for your covered drugs for the rest of the year.

NOTE:

You may have to pay a Part D late enrollment penalty if you choose NOT to enroll in a Medicare Part D plan when you’re first eligible and decide to enroll in a Part D plan later.



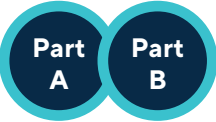
If you choose a Medicare Advantage plan, prescription drug coverage is usually included, so you don’t need a separate Part D plan.



Choosing a Medicare coverage combination



Original Medicare



Medicare Advantage Plan
with Prescription Drug Coverage (MA-PD)



Original Medicare + Prescription
Drug Plan



Original Medicare + Prescription
Drug Plan + Medicare
Supplement



HELP IS ON THE WAY



More than half of those transitioning to Medicare admit they don't know where to begin. So if you're confused, you're not alone! Call a Florida Blue Medicare agent today and they'll help from "Part A" to Z

1-844-396-1875

ORDINARY PEOPLE LIVING EXTRAORDINARY LIVES®

Believing that more is possible is one of the keys to successful aging. That’s why Growing Bolder shares the inspiring stories of ordinary people living extraordinary lives.

These are your neighbors. They’re fellow Floridians who understand that it doesn’t make any difference how old you are, how much you weigh, what disability you might have, or what challenges you face — it’s always possible to find passion and purpose.

BE PRODUCTIVE AFTER RETIREMENT

“I retired early at 63 and I don’t want to just sit on the beach til I die.”

— Charmaine Gilbreath



Charmaine Gilbreath, 67, was ready to retire from her career but not from life. She decided that for her, retirement would mean reinvention and reeducation. After 30 years as a research scientist, she went back to school to study the field of 3D printing. She believes that not making use of the education, experience and wisdom that comes from a productive life is a missed opportunity, both for the individual and society.

You can gain access to more inspiring stories like these from Growing Bolder. For more information, visit growingbolder.com/medicare.

David O. Stillings, 72, is the Lightning Stalker, one of the country’s best known, most respected photographers of lightning. It requires him to take some chances but he insists he’s never reckless. “I might be crazy,” he clarifies. “But I’m not stupid!” He says the process is exhilarating, and leaves him in awe of the power and beauty of nature. He believes he owes his career and his appreciation of life to his willingness to take a chance.

TAKE A CHANCE

“You have to take chances or you’re going to have a very boring life.”

— David O. Stillings



FREE YOUR MIND

“I don’t feel 74 because I’m allowed to be free in my mind, yet disciplined enough to know how to use it.”

— Patrick Moraz

Patrick Moraz is one of the most respected prog-rock keyboardists in music. His talents contributed to the success of the bands Yes and The Moody Blues. He is renowned for his ability to improvise, a skill he believes is within us all. The ability to anticipate, assess and react appropriately are important assets in life. To free your mind is to use it all, to tap into your full potential and experience true fulfillment.

FIND YOUR HAPPINESS

“You’re at your best when you’re happy and that’s why I cook, to help others find their happiness, too.”

— Jenn Ross



Jenn Ross’ dream was to open a vegan restaurant. Her friends told her she was crazy, that it would never work and that she had no idea what she was getting into. Maybe they were right, she thought, but Ross believes that if you have a dream you owe it to yourself to take at least a step or two towards fulfilling it because that’s where true happiness comes from. She hopes to make veganism approachable, affordable and accessible.

Choosing a Medicare Plan

FACTORS TO CONSIDER WHEN CHOOSING A PLAN



“CHECK-UP” ON YOUR BENEFITS!

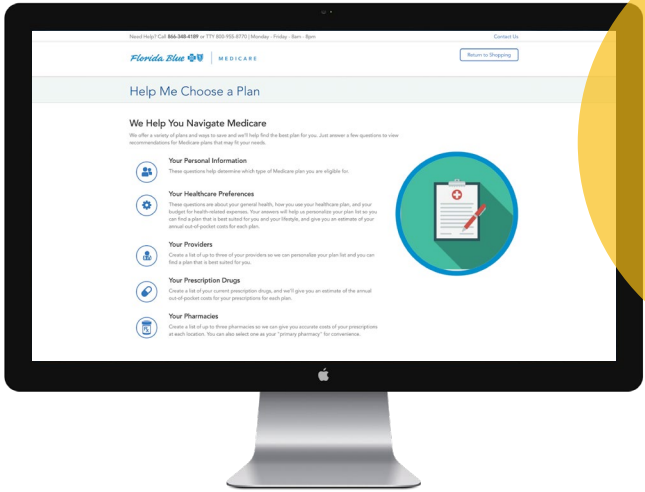
59% of Medicare Advantage members in Florida have dental coverage. Make sure you choose a plan with the coverage and benefits you need.

- ▶ **Cost**
Cost goes beyond what premium you pay each month for your plan. Consider what you will pay out of your own pocket, including deductibles, copayments and coinsurance when you need care.
- ▶ **Benefits**
Does the plan include additional coverage beyond Original Medicare, like prescription drug coverage, vision, dental or hearing coverage?
- ▶ **Choice of doctors**
Are your doctors in the plan’s network?
- ▶ **Prescriptions drugs**
Does the plan include prescription drug coverage? Are my drugs covered on the formulary?
- ▶ **Travel**
Will I need coverage as I travel? Does the plan include coverage out of state and/or outside of the country?

WHAT ARE THE COSTS?

Medicare Advantage plans help pay for many health care items and services but share the cost of care through deductibles, copayments (copays) and coinsurance. Depending on the option you choose, your costs may include:

- ▶ **Premium**
A fixed, monthly amount you pay for your Medicare plan coverage.
- ▶ **Copay**
A flat dollar amount (for example, \$10) you pay each time you receive care or fill a prescription.
- ▶ **Coinsurance**
A percentage (for example, 10%) you pay for your care or drugs after you meet your deductible.
- ▶ **Deductible**
The amount you pay for medical costs before the plan begins to pay its share of your medical costs. Some plans have a separate drug deductible before they start to pay for your prescriptions.



Florida Blue Medicare’s convenient online shopping tool lets you compare plans and pricing.

Visit growingbolder.com/medicare for more information.



NEED SOME CLARITY?

There’s a great glossary of terms in the back of this guide! Turn to page 52 for helpful details.



HEALTH-WEALTH CONNECTION

Extra years of enjoyable life should be considered a major goal and one of life's greatest blessings. However, without sufficient resources to adequately fund a longer life, that additional time may be filled with heartbreak and financial disaster. Actuaries are now calculating what they call "longevity risk," the real and rising risk of outliving your money.

Of course, part of the answer is to plan, save, invest and reduce spending. But the true solution to this longevity paradox is found in the health-wealth connection. "More than 80% of our health care dollars go to caring for preventable chronic diseases," says Growing Bolder contributor and "Today" show Financial Editor Jean Chatzky. "And lack of exercise is the primary cause of chronic diseases."

Chatzky is among the growing number of financial experts who believe the No. 1 investment you can make is an investment that won't cost you a cent and will provide the greatest overall returns in the decades ahead. That investment is making positive lifestyle choices. "Rising health care costs are the most serious threat to our financial futures," she says. "If you can reduce your chances of getting a chronic disease, then you can dramatically decrease your future health-care costs. Exercise is the key."

That's the health-wealth connection. You can't improve your overall health and wellbeing without also improving your overall financial health. The two are inextricably linked. All the money in the world can't buy you good health, but good health can save you hundreds of thousands of dollars over your lifetime. So, always remember the health-wealth connection and don't ever say that you can't afford to invest in your future.



ROCK STARS OF AGING

Growing Bolder's Rock Stars of Aging are men and women in their 80s, 90s, and 100s who are smashing the stereotypes of age. They're redefining what's possible for all of us by maintaining a quality of life and a joy for living into old age.

"Every day for me is the only day. Not tomorrow. Not yesterday. Today. And tomorrow when I open my eyes, I'll live that day. If you live that way you don't have to worry about anything in the world."

— ROSELIO MUNIZ, 106 (PICTURED)

"Everyone says, 'Oh, I want to be like you when I'm your age.' Why wait? Start right now!"

— ANNIE PETERS, 93

"70-year-old guys come up and try to flirt and I say, 'Get lost, you're too old for me!'"

— GLORIA STRUCK, 94

"Get off the couch and live your life because nobody's going to bring it to you."

— KEY HOWARD, 91

"I still take walks but I need a walker. No wheelchair, though, because when people sit down sometimes they never get up."

— ONI PONDER, 110

"I tell you, for a 90 year old I'm really enjoying life. I never thought when I was 70 that I could enjoy life so much at 90."

— VIRGINIA FERRIGNO, 90

"The best time of your life is right now, this very minute. Make the most of today because we don't know what's coming tomorrow."

— LAWRENCE HOLOFCENER, 91

"Honey, when you age you really see that what you do for other people is coming back at you."

— WILHELMINA HOORNE, 107

"We all take from the world so we should feel obligated to give something back. It's truly the way to enrich your soul."

— DOROTHY TURNER JOHNSON, 100

"You won't see any 90 year olds with big bellies because good health requires good decisions. Take care of yourself because there are no shortcuts."

— NORMAN WALL, M.D., 97

Medicare plans offer similar coverage, but there are some important differences.

Learn what they are so you can choose the best plan for you.



Florida Blue Medicare Plan Comparison	Original Medicare	Florida Blue Medicare HMO Plans	Florida Blue PPO Plans	Florida Blue Prescription Drug Plans
Hospital Coverage	✓	✓	✓	
Preventive Care	✓	✓	✓	
Coverage outside of Florida	✓	✓	✓	✓
Member Rewards (Gift card incentives for completing certain health activities)		✓	✓	
Requires you to use a provider network	No. You can see any provider that accepts Medicare	✓ Unless it's an emergency	No. But seeing out-of-network providers can cost more	
Requires you to have a Primary Care Physician (PCP)	No PCP required	✓	No PCP required	
Referral required for specialist visits	No referral required	✓	No referral required	
Monthly plan premiums	✓	\$0	Varies by plan	Varies by plan
Out-of-Pocket (OOP) Maximum		Varies by plan	Varies by plan	At the yearly OOP limit, you reach the Catastrophic Coverage stage and pay reduced costs for drugs
Includes prescription drug (Rx) coverage		✓	✓	
Includes mail-order prescription drug benefit		✓	✓	
Additional dental, vision and hearing coverage		✓	Available in most plans	
Emergency coverage at home and when you travel	✓	✓	✓	
Fitness benefit		Yes, through SilverSneakers®	Yes, through SilverSneakers®	
Over-the-counter (OTC) medication allowance (Select OTC items at no charge)		Yes, in most plans	Yes, in most plans	
Transportation benefit (trips to doctor appointments)		Available in some plans	Available in some plans	
Meals-at-home program (meals delivered to home after hospital stay)		Available in some plans	Available in some plans	

When Can I Enroll

INITIAL ENROLLMENT PERIOD (IEP)

When you become eligible for Medicare, you can enroll in Original Medicare or a Medicare Advantage or Prescription Drug plan during the 7 month period surrounding your 65th birthday. Which includes the month of your birthday and the three months before and after the month of your birthday.

The month you turn 65



Be aware of potential penalties

If you don't enroll in Medicare Part B or Part D when you're first eligible to enroll, then decide later to enroll, you may have to pay a Part B and/or Part D late enrollment penalty. Go to [medicare.gov](https://www.medicare.gov) to see if one of these penalties might apply to you.



HEADS UP!
DON'T SLOW YOUR (EN)ROLL!

Don't miss your initial enrollment period (IEP)! You'll still be able to enroll during the general annual enrollment period (AEP), but premiums for plans, like Part B, will likely cost you more!

ANNUAL ENROLLMENT PERIOD (AEP)

Every year, from October 15 through December 7, you can switch, drop or join the Medicare Advantage, Medicare Supplement or Medicare Prescription Drug Plan of your choosing. You can also enroll in Original Medicare. Your plan selection becomes effective January 1 of the following year.

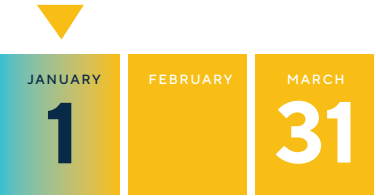
AEP begins



OPEN ENROLLMENT PERIOD (OEP)

OEP runs January 1 through March 31. During this period, if you are enrolled in a Medicare Advantage (MA) plan, you are allowed to make a one-time election to go to another MA plan or to Original Medicare. If you enroll in Original Medicare, you may also purchase a Medicare Supplement and/or a Prescription Drug Plan.

OEP begins



Note: This is not a guaranteed-issue enrollment period for Medicare Supplement plans.

SPECIAL ENROLLMENT PERIOD (SEP)

After certain events, such as a recent move outside of your plan's service area, or losing your employer or union coverage, you may be eligible for a Special Enrollment Period. If you think you qualify, talk to your local sales agent or call Florida Blue Medicare's customer service department at 1-844-396-1875 (TTY 1-800-955-8770).

YOU MAY ALSO QUALIFY FOR AN SEP UNDER THESE CIRCUMSTANCES:

- ▶ If you have both Medicare and Medicaid.
- ▶ If you lose group health coverage from your spouse's employer.
- ▶ If you get Extra Help paying for prescription drugs.

Determine when it's right for you to enroll

Talk to a licensed Florida Blue Medicare agent to discuss the best time to enroll in Medicare if you:

- ▶ Plan to retire at age 65 or are not working
- ▶ Plan to continue working past 65 and you are currently covered by an employer-provided group health plan

WHAT IF I'M STILL WORKING?

Depending on your situation as you turn 65, you may or may not have to enroll in Medicare.



1

SAVE SOME MONEY.

- ▶ If you have an individual health plan, a Medicare plan could help you save money on your care expenses.
- ▶ If you have health insurance through your employer, a Medicare plan could work with your employer-sponsored coverage. Check with your benefits administrator to see if it makes sense for you to sign up for Original Medicare (Parts A and B) in addition to the coverage you get already.

2

START WITH BASIC COVERAGE.

Many people who choose to work past age 65 enroll only in Part A because there is no monthly premium. Some choose to enroll in both Parts A and B together (Original Medicare). However, Part B comes with a monthly premium based on your income, so many don't enroll in Part B until they lose their employer-sponsored coverage.

3

IS ENROLLMENT REQUIRED?

Most people are not required to enroll in Medicare when they turn 65. Check with your benefits administrator to see if your employer requires you to enroll in Medicare Parts A and B. Your or your spouse's employer may require you to enroll in Parts A and B in order to keep group-sponsored coverage. This may happen if you are retired or if you or your spouse is actively working, you have group coverage through your/your spouse's employer, and the employer has fewer than 20 employees (100 if you're eligible for Medicare due to disability).

MOVE FORWARD. GIVE BACK.®

Retired musician William Jones, 69, wasn't about to sit on the couch and let the rest of his life pass him by. He was driven to find a new purpose. "I knew to find it I had to get out the door and follow the path." It led to the Boys & Girls Club in Eatonville, FL where Jones now volunteers three days a week. "It takes me back to my childhood," he explains. "And reminds me of all the things people did for me." He says what he gives in time he more than gets back in fulfillment. "I've never been more excited to greet each new day," Jones says. "Volunteering has made this one of the best times of my life."

How to get started

Many of us feel the pull to contribute in our communities. Volunteering your time and talents can be an incredibly rewarding way to find fulfillment and connection. Finding a cause that matches your interests and experiences doesn't have to feel like work. Getting started starts with looking within.

1

THINK ABOUT THE CAUSES AND ISSUES THAT INTEREST YOU MOST.

Search for the organizations in your area and reach out to assess their needs.

2

VISUALIZE WHAT YOU'D LIKE TO DO.

Would you like to be with people or help from home? Do you prefer organizing or letter writing? Seek out opportunities that fit your skills, personality and expectations.

3

FIND A VOLUNTEER CENTER IN YOUR COMMUNITY.

Find a volunteer center in your community or explore online volunteer referral services such as www.volunteer.gov. There you will discover opportunities, ideas and actionable steps that can start you on your way.



FINDING YOUR tribe

We are social creatures. It's important to our health, wellbeing and happiness to be engaged with a community of like-minded people. In many ways, it's what makes life worth living! The Growing Bolder tribe is large, welcoming and ready to support and encourage you in every way possible. Let's face it — aging has some challenges but we're here to help you turn it from a time of loss and limitation into one of passion, purpose and possibility. Join the Growing Bolder tribe!

How to Find Your Tribe:

LOOK OUTSIDE YOURSELF:

What are the needs in your community? Think about ways you can make a difference.

LOOK INSIDE YOURSELF:

What's missing in your life? What is it you're really looking for? Who would you like to connect with?

IDENTIFY YOUR PASSIONS:

Make a list of things you love to do and enjoy talking about.

SEARCH FOR NEW ADVENTURES:

What have you always wanted to do, try or experience?

EXPLORE GROUPS ONLINE:

Browse social media and join in where interested.

TAKE ACTION:

Confidence is important. Don't be hesitant or shy. Be willing to initiate.

BE OPEN:

To new people, new ideas and new experiences.

Additional Benefits

You Get More with Florida Blue Medicare

Take advantage of the benefit and extras that Florida Blue Medicare plans offer like:

HEALTHYBLUE REWARDS

Earn gift cards for activities that keep you healthy like completing your annual wellness visit, breast or colon cancer screenings and other eligible activities.

**SILVERSNEAKERS®
FITNESS PROGRAM**

Gym membership and classes are available at thousands of fitness locations across the country.

TRANSPORTATION SERVICES

Rides to your doctor, hospital or pharmacy. These services can accommodate wheelchairs, walkers, oxygen tanks and service animals.

HEARING AIDS

Exams at no cost and coverage toward the purchase of hearing aids.

Note: Benefits not available on all plans.

VISION

Free vision exams and an allowance for eyewear.

ROUTINE DENTAL CHECK UPS

Exams and cleaning at no cost. Additional coverage provided for extractions and other services.

OVER-THE-COUNTER ITEMS

Allowance for the purchase of nonprescription items.

FLORIDA BLUE RETAIL CENTERS

Get in-person guidance and personalized service in your area.



**ADDED ADDED
BENEFITS!**

Many Medicare Advantage plans, like most with Florida Blue Medicare, may provide additional benefits and services like these that not only add value to your plan, but to your health and wellbeing!





All Florida Blue Medicare Advantage plans include membership in the SilverSneakers® Fitness Program. The SilverSneakers® Fitness Program can help you get fit, have fun and make friends.

You have thousands of participating locations across the country to choose from. Once you've enrolled in a Florida Blue Medicare plan, you'll receive your SilverSneakers® ID card in the mail.

For more information
and to find a participating
location near you, visit
[SilverSneakers.com](https://www.silversneakers.com).



GET MOTIVATED TO GET MOVING!

Adding exercise to your daily routine is one of the easiest forms of "prehabilitation" and adds so many positive effects to your life. But motivation and accountability can be a challenge for all of us! Plans that include nationally available fitness programs, like SilverSneakers, can help make it easier to get started — today!

SURVIVING AND *Thriving*®

One of the most important keys to successful aging is to be able to adapt and react when we inevitably suffer setbacks in life. Whether age-related life events we never saw coming or the curveball we've all been thrown... don't give up! Take it from these Surviving and Thriving heroes who adapted and accommodated and kept moving forward. There will be better days ahead!



Jackie Jones struggled when she lost two family members and suffered a stroke all in a short period of time. It was her family and friends, past and present, that kept her going.

"You got two choices. You can either sit and worry, or get up and do something about it. The voices of my husband, my mom, my grandmother, my sisters, my brothers, and friends were all saying, hey, it's not over. It's not over."



It was the ability to adapt and accommodate that kept concert pianist Leon Fleisher moving forward when a rare nerve disorder robbed him of the ability to play with one hand.

"It is to a large extent a question of whether the glass is half-empty or half-full. If the glass is half full you suddenly leave yourself open to many more possibilities. So, when it's at its worst you've got to do the tough thing and open up to these possibilities."

When Virginia Ferrigno lost her husband, she lost passion for life. But she found it again in music, and an old exercise bike.

"There comes a time when you have to make a decision. Are you gonna wallow in pity for the rest of your life or are you going to start enjoying it. I'm enjoying it."



YOUR TAKE:

HOW GROWING BOLDER HAS CHANGED MY *Life*

I never thought I would be this active at 70. In my heart, I feel like I can do anything. When I see these stories, I think, 'We are living these things but we needed validation.' And Growing Bolder gives us that validation.

— Joyce Beaty



To me, Growing Bolder means just taking chances, stretching your limits and not having limits and not making excuses for not doing more than you are doing now. As Marc's book says, I think the rest of our life will be the best of our life.

— John Murphy Jr.

Growing Bolder is choosing to age in a different way by how you think and how you behave. I love their message.

— Denise Fuller

Your stories shine a spotlight on amazing people and their accomplishments. I wish I could accomplish half as many things that they've accomplished, but I'm inspired to tackle the world.

— Holly Tannyhill



Thanks to Growing Bolder, at the age of 67 I've joined a gym for the first time in my life.

— Becky Kohler

Growing Bolder means to me doing all the things that I always wanted to do and being able to do them now.

— Suzanne "Weezy" Huttenstine



Growing Bolder is uplifting and inspirational. It makes me want to go out and make a difference in what I'm doing with my own life. Growing Bolder combats everything else that we hear in the media about growing older. This is the truth, this is authenticity.

— Amy O'Rourke

As someone who believes in the amazing power of self I have found a kindred spirit in Growing Bolder.

— Marcy Arthur



Florida Blue Centers

Get answers in person at a Florida Blue Center near you. Florida Blue Centers open the door to a whole new way to get your questions answered in person.

Get simple and easy-to-understand advice to help you make the transition to Medicare. Talk face-to-face with a licensed agent and discuss your Medicare coverage options.

AS A FLORIDA BLUE MEDICARE MEMBER YOU CAN:

- ▶ Talk with a nurse about treatment options as recommended by your doctor.
- ▶ Compare costs for health care services and prescriptions.
- ▶ Research doctors and hospitals.
- ▶ Check your health with a personal health assessment.
- ▶ Take advantage of wellness events.



Visit a Florida Blue Center near you.



BUILD
YOUR
TRIBE

AT A GROWING BOLDER
LIVE EVENT

Get details on
upcoming events at:

growingbolder.com/medicare

GROWING BOLDER

Lexicon

Talk like a Bolder

To change the way we age, we have to change the narrative around aging. Growing Bolder is doing just that. We're bringing new words, new phrases and new ideas to the conversation on aging. We're building a Growing Bolder vocabulary to help explain the opportunity of age.



Here a just a few words from the Growing Bolder Glossary.

ACTIVE LONGEVITY: Longevity is only a good thing if it includes a quality of life. Ultimately, it's not about how long we live but rather how well we live. Active longevity means remaining active in many ways: physically, mentally, socially and emotionally.

AGEISM: Ageism is defined as the stereotyping, prejudice and discrimination against people on the basis of their age. It can involve discrimination against young people, but it typically refers to the mistreatment of older people based on outdated ideas about what's possible as we age. Unlike racism and sexism, ageism is unique in targeting our future selves, which is why older people are often ageist themselves, having internalized a lifetime of negative stereotypes about aging.

COMPRESSED MORBIDITY: Shortening the period of disease and disability that many suffer during the final years of their lives. Compressing morbidity increases the years of active, engaged, meaningful life and reduces the burden of health care to ourselves, our families and society — no matter how long we live. It's the ultimate win-win. We can compress our morbidity through positive lifestyle modification.

CREATIVE ENGAGEMENT: One of the greatest gifts we possess as we age is creativity. A long-term study examined a variety of personality traits and concluded that only creativity confers significant life-extending benefits. Subjects who demonstrated above-average creativity enjoyed a significantly lower risk of Alzheimer's disease and a decrease in mortality over an 18-year period. People who are more creative are better able to find solutions that allow them to move forward without being trapped by the challenges of aging. This ability dramatically reduces stress, which is a powerful disease generator.

EPIGENETICS: The study of how genes can be controlled by factors other than our DNA. Epigenetics proves that our lifestyle habits, including our belief systems, turn genes on and off. In other words, we're not simply victims of our heredity living out a predetermined fate. The foods we eat, the air we breathe, the thoughts we think, the activities in which we engage and the people with whom we associate all dramatically influence not only our overall health, but also how we age.

HEALTH-WEALTH CONNECTION: We can't improve our overall health and wellbeing without also improving our overall financial health. The two are inextricably linked. That's the health-wealth connection. All the money in the world can't buy you good health, but good health can save you hundreds of thousands of dollars over your lifetime. So don't ever say that you can't afford to invest in your future. We all have the ability to leverage the health-wealth connection.

FINDING YOUR TRIBE: As we age, it's important to surround ourselves with others who support and encourage our continued growth. The Growing Bolder tribe is large, welcoming and inclusive. Connecting with others who share our passion for life is not only fun, it's important to our overall health and wellbeing.

MOVE FORWARD. GIVE BACK: Go for it! Chase your dreams but never forget where you came from. As you learn, teach. As you achieve, share. Never lose an attitude of gratitude. One of the surest ways to help yourself is to help others.

MUSCLE MEMORY: If we don't use our muscles as we age, they'll lose size and strength. But muscle fibers are unique and recent research suggests that not only will the exercise that you engaged in years ago help you regain strength and fitness today, any exercise that you do now will benefit you in the future — even if you were to stop doing it for years. In other words, you can literally bank future fitness.

NEVER TOO LATE: One of the biggest lies that we’ve been told is that it’s too late. Too late to improve our health, to start a new career, to make a difference in our community, to find a passion, to repair a relationship, to start a new relationship, to chase a dream. The truth is, it’s never too late. Welcome to the age of liberation. If not now, when?

NEUROGENESIS The adult brain’s ability to generate new cells and new synaptic junctions. This incredible morphing ability, also known as brain plasticity, enables the brain to literally rewire itself over time. This ability has proven to be one of biggest scientific breakthroughs in neuroscience over the last 30 years and means you can teach an old dog new tricks.

PLM (POSITIVE LIFESTYLE MODIFICATION) The single most important investment that we can make today — and the one investment that will provide the greatest overall returns in the years and decades ahead — involves no money and is therefore affordable to everyone. It’s PLM, or positive lifestyle modification. PLM is the most powerful and cost-effective form of health care. It can make whatever retirement savings we now have, or might accumulate, last longer and go further by lowering our future health care costs.

PREHABILITATION: Aging’s ultimate no brainer because sooner or later, we’re all going to face a physical challenge, illness, injury or disease. When you suffer that setback, you have to be at your strongest, fittest and healthiest to maximize your recovery. Start preparing today. Prehabilitation is simply positive lifestyle modification: exercise, diet, rest, and stress reduction. It’s the key to reducing future health care costs and the impact of future health setbacks.

ROCK STARS OF AGING: Those who are vibrant, involved and engaged in life into their 80s, 90s and beyond. They are smashing stereotypes and redefining what’s possible for all of us by maintaining a quality of life and a joy for living into old age.

SOCIAL NORMS: The unwritten rules about how we’re supposed to act. Age related social norms are the conformity police providing constant cues for “age-appropriate” behavior. Surprisingly, those who enforce social norms on older people are most often older people themselves. Peer pressure never retires nor expires; it typically grows stronger as we age. It’s well-documented that when young children are told they don’t have the capacity to do or understand something, they quickly internalize that belief until it becomes reality — or until a caring parent or teacher intervenes and helps them learn otherwise. The same thing happens with older people but almost no one ever intervenes to help them realize they are capable of more. Consider Growing Bolder your intervention.

SOMEONE LIKE ME EFFECT: When we can see ourselves in others, when we can see someone likes us doing something we want to do or didn’t think we could do, that’s when the magic of personal transformation begins. It’s the power of relatable examples and how ordinary people begin to live extraordinary lives.

SURPLUS SAFETY: An unhealthy obsession with avoiding downside risk (what might go wrong) while eliminating the possibility of upside risk (better-than-expected outcomes). This doesn’t mean participating in activities that risk injury. It means we need to get over the fear of failure, embarrassment and social unease that keep us from trying and learning new things and meeting new people. When we allow surplus safety to creep into our lives and control our behavior, we eliminate the opportunity for the kinds of experiences that can make life worth living.

SURVIVING AND THRIVING: When you face a serious threat we understand that merely surviving is not your only goal. Growing Bolder offers the tools and inspiration to help you thrive.

“THE EXCUSE”: When faced with the knowledge that it’s possible to live an active life into our 80s, 90s and even 100s, many people still default to the excuse, “Yeah, but I’ve got bad genes.” Multiple research studies have proven that active longevity is only 30 percent genes and 70 percent lifestyle choices. And as we get older, genes become less of a factor in our overall health and wellbeing.

TRANSLATING TECH: Technology is transforming our lives almost daily but keeping up can be overwhelming and frustrating. Our team speaks tech and loves to translate the latest trends, surprising software, interesting apps, and life-enhancing hardware that can make a difference in your life.

VISUALIZATION: Imagining, in great detail, the feeling of successfully completing a task. It’s a shortcut to success because the brain is incapable of telling the difference between real success and vividly imagined success. Visualization convinces us that not only are we capable of performing in the imagined way, we’ve actually performed in the imagined way many times and have learned from the experience.

WATCH OUR
WEEKLY
FACEBOOK
LIVE SHOW
EVERY FRIDAY
AT 10AM EDT!



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ordinary people
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GROWINGBOLDER.COM



LIVE

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Glossary

ANNUAL ENROLLMENT PERIOD (AEP)

The Annual Enrollment Period (AEP) is the time each year when you can choose which kind of Medicare coverage you want to enroll in effective January 1 of the following year. The Annual Enrollment Period (AEP) runs October 15 – December 7 each year.

COINSURANCE

An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is a percentage of a cost (for example, 20%).

COPAYMENT

An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor’s visit, hospital outpatient visit, or prescription drug. A copayment is a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor’s visit or prescription drug.

DEDUCTIBLE

The amount you must pay for health care or prescriptions before Original Medicare, a Medicare Advantage plan, your prescription drug plan, or your other insurance begins to pay.

DUAL-ELIGIBLE SPECIAL NEEDS PLAN (D-SNP)

A special type of Medicare Advantage plan that provides health benefits for people who are “dually eligible,” meaning they qualify for both Medicare and Medicaid.

FORMULARY

A list of prescription drugs covered by a prescription drug plan or another insurance plan offering prescription drug benefits. Also called a drug list.

GENERIC DRUG

Generic drugs are copies of brand-name drugs that have exactly the same dosage, intended use, effects, side effects, route of administration, risks, safety, and strength as the brand-name drug.

HEALTH MAINTENANCE ORGANIZATION (HMO)

A type of managed health plan that provides coverage through a network of physicians. Care received from an out-of-network provider is usually not covered, except if you need emergency or urgent care.

INITIAL ENROLLMENT PERIOD (IEP)

For most people, the IEP is the seven-month period that begins three months before they turn 65, includes the month they turn 65, and ends three months after the month they turn 65.

NETWORK PROVIDERS/PHARMACIES

The facilities, providers, pharmacies and suppliers your Medicare health plan has contracted with to provide health care and prescription drug services.

ORIGINAL MEDICARE

Original Medicare is a fee-for-service health plan that has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance). After you pay any applicable deductible, Medicare pays its share of the allowed amount, and you pay your share (coinsurance and copays).

OUT-OF-POCKET COSTS

Health or prescription drug costs that you must pay on your own because they aren’t covered by Medicare or other insurance.

PREFERRED PROVIDER ORGANIZATION (PPO)

A type of managed care health insurance plan that provides maximum benefits if you visit an in-network physician or provider, but still provides some coverage for out-of-network providers. Except when you need emergency or urgent care, your cost-sharing for care you receive from out-of-network providers will usually be higher than for care you receive from network providers.

PRIMARY CARE PHYSICIAN (PCP)

The doctor you see first for most health problems. They make sure you get the care you need to keep you healthy. They may talk with other doctors and health care providers about your care and refer you to them. In many Medicare Advantage Plans, you must see your primary care doctor before you see any other health care provider.

Frequently Asked Questions

HOW CAN I GET DENTAL AND VISION COVERAGE WITH MEDICARE?

Original Medicare includes limited dental and vision coverage. Medicare Advantage plans from private companies like Florida Blue, often include dental and vision benefits beyond those provided by Original Medicare.

HOW DO I KNOW IF I’LL BE ABLE TO SEE MY SAME DOCTOR WHEN I’M ON MEDICARE?

Talk to your doctor to see if they accept Medicare patients. Or call one of Florida Blue Medicare’s agents who can help you see if your doctors are in the Florida Blue Medicare plans’ networks.

WHAT HAPPENS IF MY DOCTOR LEAVES MY MEDICARE ADVANTAGE PLAN’S NETWORK?

It’s best to check with your doctor before any appointment to make sure they are still in the Medicare Advantage plan network. If they are not in the plan, you might have to change to an in-network doctor or pay out-of-pocket for services or pay higher cost-sharing than if you received care from a network provider.

I CAN’T AFFORD TO PAY FOR MEDICARE — NOT EVEN THE PART B PREMIUM. WHERE CAN I GET HELP?

Medicare has an Extra Help program to help people with limited income and resources pay Medicare prescription drug plan costs, such as premiums, deductibles, and coinsurance. Medicare Savings Programs (MSP) are federally funded programs administered by each individual state. These programs are for people with limited income and resources and help pay some or all of their Original Medicare premiums, deductibles, copays and coinsurance.

WHAT HAPPENS IF I DON’T SIGN UP FOR PARTS B & D WHEN I BECOME ELIGIBLE?

If you do not enroll in Medicare Part B and/or Part D when you are first eligible to enroll, you may have to pay a Part B and/or Part D late enrollment penalty if you later decide to sign up for them. Visit www.medicare.gov to find out more about these penalties, including situations in which you can wait to enroll in Part B and/ or Part D and not have to pay a late enrollment penalty.

WHAT IF I AM WORKING PAST 65?

Talk to your employer’s human resources department before you enroll in Medicare. If your employer doesn’t require you to sign up for Medicare right away to keep your employer-sponsored coverage, you may not need to do anything until you retire or lose your coverage.

CAN I KEEP THE SAME MEDICARE ADVANTAGE PLAN IF I MOVE?

You can keep your Medicare Advantage plan if you remain within the plan’s service area. If you move outside the service area you will qualify for a Special Enrollment Period (SEP) to choose a new plan.

HOW MUCH DOES A MEDICARE ADVANTAGE PLAN COST?

You can estimate your monthly premiums for each Florida Blue Medicare plan in the online shopping tool at growingbolder.com/medicare. You can also speak with a Medicare agent.

WHAT IF I NEED A DRUG THAT ISN’T ON THE FORMULARY OR COSTS TOO MUCH?

Generally, drugs not on the formulary are not covered. Ask your doctor if there is a drug available that is on your plan’s formulary, but if there are no covered drugs available, you may have to pay full price instead of a copayment or coinsurance, unless you qualify for a formulary exception. Check with your plan to request a formulary exception. If your doctor believes your health requires a certain drug and there are no lower-cost alternatives available, they can ask for a tiering exception, which is another type of formulary exception. If you get a tiering exception, you will pay the cost-sharing that applies in a lower tier.

WHAT IF I TRAVEL OUTSIDE THE STATE?

All Medicare Advantage plans are required to cover emergency care and urgent care no matter where you receive it. Your cost-sharing will be the same as if you had used a network provider in your plan’s service area. Some plans include comprehensive coverage. Check with your plan to see if you do.

Learn more in the way that’s most convenient for you

- ▶ Call or visit your local agency to speak to a Florida Blue Medicare agent.
- ▶ Call Florida Blue Medicare directly at 1-844-396-1875 (TTY: 1-800-955-8770).
- ▶ Visit a Florida Blue Center to get your questions answered in person.
- ▶ View more resources online at growingbolder.com/medicare.

Plan Comparison Worksheet

Complete a column for each Florida Blue Medicare plan you're considering.

In the top section, check off which benefits each plan provides. In the bottom sections, fill in the cost for each item. You can get coverage and cost information from our website or by speaking to an agent.

PLAN DETAILS	PLAN 1	PLAN 2	PLAN 3
Name of plan			
Type of plan			
COMPARE COVERAGE			
Current physician			
Current prescriptions			
Nurse phone line			
Hearing services			
Vision services			
Chiropractic care			
Acupuncture			
Podiatry care			
Fitness benefit			
COMPARE COSTS			
Original Medicare costs			
Monthly plan premium			
Emergency costs			
Estimated monthly copays/coinsurance			
Annual medical deductible			
Annual out-of-pocket maximum			
Annual prescription drug deductible			
Estimated monthly prescription drug costs			

Notes

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