

To Our Medicare and Medicare Eligible Patients:

Cancer care is expensive, and picking the wrong Medicare plan, or one that does not cover prescriptions, can cost you thousands of dollars.

If you are enrolled with Medicare part A & B, a Medicare Advantage (MA) Plan, or will soon be eligible for Medicare, Georgia Cancer Specialists would like to help you decide on the best plan for your specific needs. We have researched these plans and feel these are some of the best options to help you cover your medical expenses.

The goal is to lower your co-payment and out-of-pocket expenses as much as possible. We strongly encourage you to consider the following choices during the upcoming Annual Enrollment period. You must call and select these plans; Georgia Cancer Specialists is not allowed to do this for you. Or, we recommend contacting insurance agent Rhonda Sheridan with Sheridan and Associates at (770) 760-9474. Rhonda and her staff will be happy to assist in your decision making process and will help you complete the necessary paperwork.

1. Medicare Advantage (MA) Plans, also known as Part C, are offered by private insurance companies approved by Medicare. **Your costs may be lower** than in the Original Medicare Plan, and you may get extra benefits such as Vision and Dental. If you choose this option, **it is recommended that you choose a plan with *Prescription Drug Coverage.**

Recommended MA plans with low out of pocket expenses:

Plan	Available Counties in GA	Contact Info
Aetna Golden Medicare HMO (Value, Standard, Premier)	Atlanta and Surrounding Counties	1-800-455-1560
Aetna Golden Choice PPO (Premier, Standard)	Atlanta and Surrounding Counties	1-800-455-1560
Advantra Gold & Silver POS (offered by Coventry Healthcare)	Bryan, Chatham, Cherokee, Effingham, Forsyth, Fulton, Liberty, Paulding	1-800-303-1745 or 1-800-296-1024
EverCare PPO (MP, DP--Special Needs Plans)	Baldwin, Bibb, Clayton, Cobb, Coweta, DeKalb, Fulton, Gwinnett, Hall, Laurens	1-877-504-1184

2. Medigap Policies: are supplemental insurance policies sold by private insurance companies that help you pay for **some** out-of-pocket costs that Medicare Parts A and B do not cover. You pay a monthly premium as well as your part B premium. If you choose this option, **it is recommended that you also purchase a Part D *Prescription Drug Plan.**

Recommended Medigap Policies:

Insurance Company	Contact Info
AARP-United HealthCare Insurance Company	1-800-523-5800
Bankers Life and Casualty	1-800-621-3724
Bankers Fidelity	1-800-241-1439
Combined Insurance Co. of America	1-800-544-5531
Continental Life	1-800-624-4000
Mutual of Omaha	1-800-775-6000
United American	1-800-331-2512
USAA Life	1-800-531-8080

3. Enrollment Timeframes:

Annual Coordinated Election Period (AEP)	General Enrollment Period (GEP)	Open Enrollment Period (OEP)	Limited Open Enrollment Period (L-EOP)
<ul style="list-style-type: none"> Nov. 15th-Dec 31st Effective Jan 1st <p><u>You may:</u></p> <ul style="list-style-type: none"> Change prescription drugs plans (Part D) Change MA Plans Return to original Medicare Enroll in MA Plan for the 1st time 	<ul style="list-style-type: none"> Jan 1st-March 31st Effective July 1st <p><u>You may:</u></p> <ul style="list-style-type: none"> Enroll in part B if you did not elect part B coverage when originally enrolled Enrollees may then elect a Part D plan April 1st-June 30th 	<ul style="list-style-type: none"> Jan 1st-March 31st Effective the month after choice is made. <p><u>You may:</u></p> <ul style="list-style-type: none"> One time opportunity to enroll, withdraw, or change MA Plan May not add or drop part D coverage 	<ul style="list-style-type: none"> <u>Any</u> time of year Effective the month after choice is made <p><i>If you currently have part A&B, you may:</i></p> <ul style="list-style-type: none"> Enroll in a MA Plan <u>without</u> Part D drug coverage <p>Note: Your MediGap policy will no longer work.</p>

***For Prescription Drug Coverage (part D) assistance, please call Georgia Cares at 1-800-669-8387.**

Please be advised of the following changes for 2009 MA Plans:

- Benefits have changed for SmartValue Classic & Plus PFFS, and BlueValue Secure HMO plans (offered by BCBS of GA). Chemotherapy drugs and other injections administered in the office are no longer payable with a co-payment. You will be responsible for 20% of the Medicare allowable amount up to a maximum of \$4,500 out of pocket expenses. Annual Enrollment is your opportunity to select another plan with lower out of pocket expenses.
- Instil InChoice Option 1&2, SmartValue Enhanced, SmartSaver MSA, and the Care Assured (HealthMarkets) will not be available in 2009. If you are currently with one of these plans, you will have to choose another plan during Annual Enrollment.

Sincerely,

The Staff of Georgia Cancer Specialists