

HealthChoice Life Insurance Plan:

- ◆ Now is the time to review your life insurance coverage and beneficiaries. To change your beneficiaries, complete and return a *Beneficiary Designation Form* available on the HealthChoice website or contact HealthChoice Member Services and request a form. See *Help Lines* on pages 48 and 49.

Options for Medicare Members

During Option Period, you can:

- ◆ Change health and/or dental plans
- ◆ Drop benefits and/or dependents
- ◆ Decrease your life insurance coverage
- ◆ Drop or change vision plans
- ◆ Enroll in a vision plan if you have not dropped that coverage within the past 12 months

Eligibility Requirements

To participate in the Medicare supplement plans described in this Guide, you must be:

- ◆ Entitled to benefits under Medicare Part A and/or enrolled in Medicare Part B.
- ◆ Enrolled in only one Part D plan. If you have Part D coverage through another plan and want to continue that coverage, you must select the HealthChoice High or Low Option Medicare Supplement Plan *Without* Part D. Enrolling in another Medicare supplement plan with Part D will end your current Part D coverage.

To participate in the MA-PD Plans described in this Guide:

- ◆ You must be a permanent resident of the MA-PD plan's service area. This service area is a federally qualified area in which the MA-PD provides services. Check the *MA-PD Plans' ZIP Code Service Areas* on pages 35 and 36 to make sure you reside in the MA-PD plan's service area.
- ◆ You must be enrolled in both Medicare Part A and Part B, and continue to pay your monthly Medicare Part B premium. If you are already enrolled in a Medicare Managed Care Plan and have only Medicare Part B, you can stay with your current plan.
- ◆ You are not eligible to enroll in an MA-PD plan if you have been diagnosed with End-Stage Renal Disease (ESRD). If you are currently enrolled in an MA-PD plan and develop ESRD or undergo a transplant, you can remain with your plan. Please contact each MA-PD plan directly for further information. See *Help Lines* on pages 48 and 49.

Enrollment in Medicare Part B

All Medicare eligible individuals, except current employees, must be enrolled in a Medicare plan through OSEEGIB. To maximize benefits, you need to be enrolled in Medicare Part B. HealthChoice Medicare supplement plans **do not require** you to be enrolled in Part B, but pay benefits as if you are. The MA-PD plans offered through OSEEGIB require you to have both Medicare Part A and Part B.