

Re: Medicare Select Policy for 2023

Thank you for your recent inquiry into Group Health Cooperative of South Central Wisconsin's (GHC-SCW) Medicare select policies. GHC-SCW offers two comprehensive Medicare select policies that ensures convenient, accessible, quality care. The policies cover certain hospital, skilled nursing facility and home health care benefits, and may cover the Medicare Part B deductible. Annual physical exams, eye and hearing exams, some immunizations, and routine office visits are additional benefits. A list of limitations and exclusions can be found in the policy's corresponding *2023 Outline of Coverage* included with this packet. If you had previous GHC-SCW individual or group coverage, this coverage is different.

We strongly recommend that you consider enrolling in a Medicare Part D plan for outpatient prescription drugs to include diabetic supplies and insulin as the GHC-SCW Medicare Select program does not include this type of coverage.

Medicare Select Eligibility Information

To qualify for one of GHC-SCW's Medicare select policies, you must:

- Be enrolled in both Parts A and B of Medicare.
AND
- Live within Dane, Jefferson, Green, Lafayette, Rock, Columbia, Dodge, Iowa, Sauk, Adams, Juneau, or Grant County in Wisconsin.

If you meet the criteria above, you are eligible to enroll regardless of your health history, if:

1. You are within 6 months of turning age 65 or enrolling in Part B of Medicare. You qualify for open enrollment.
2. You are eligible for guaranteed issue of a Medicare Select Policy. You may find a full list of qualifying guaranteed-issue scenarios in the Wisconsin Office of the Commissioner's brochure titled, "Wisconsin Guide to the Health Insurance for People with Medicare." Generally, you will have 63 days from a qualifying event to apply to GHC-SCW for coverage under guaranteed issue. Please fill out your Medicare Select Enrollment Application accurately to ensure coverage eligibility.

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Medicare Select Plan and Medicare Select Healthy You Eligibility:

To qualify for GHC-SCW's *Medicare Select Plan* Policy:

- You were eligible for Medicare Parts A and B **prior to** January 1, 2020; and
- You meet the eligibility requirements listed in the "Medicare Select Eligibility Information" section above

To qualify for GHC-SCW's *Medicare Select Healthy You* Policy:

- You meet the eligibility requirements listed in the "Medicare Select Eligibility Information" section above

If you first became eligible for Medicare Parts A and B **on or after** January 1, 2020, you may only purchase GHC-SCW's *Medicare Select Healthy You* Policy.

If you are outside of open enrollment and do not qualify for guaranteed issue, you will be required to complete underwriting questions to apply for one of GHC-SCW's Medicare select policies.

Medicare Select Information for You to Review

Carefully review the contents of this packet, which includes the following:

- 2023 *Medicare Select Plan Outline of Coverage* and/or *Medicare Select Healthy You Outline of Coverage*
- Wisconsin Guide to Health Insurance for People with Medicare
- Medicare Select Enrollment Application
- Postage Paid Envelope

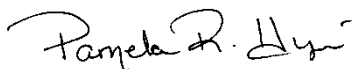
How to Apply for a GHC-SCW Medicare Select Policy

To apply for a GHC-SCW Medicare select policy, please **complete and return** the following items:

- Medicare Select Enrollment Application
- Your check for the first month's premium or complete the one-time credit card payment form.

If you have any questions concerning this application process or GHC-SCW's Medicare select policies, please call me at (608) 828-4831.

Sincerely,



Pamela R. Hying
Account Executive Individual Plans & Medicare Select

Enclosures

This is an advertisement for insurance. In offering Medicare select insurance, neither Group Health Cooperative of South Central Wisconsin (GHC-SCW) nor its agents are connected with Medicare.