



Want to learn more?

Use your smartphone to scan the QR code and download a free plan guide. We also have experts ready to answer your questions. Call **1-833-713-1313** (TTY **711**), weekdays, 8 a.m. to 8 p.m., Eastern Time.



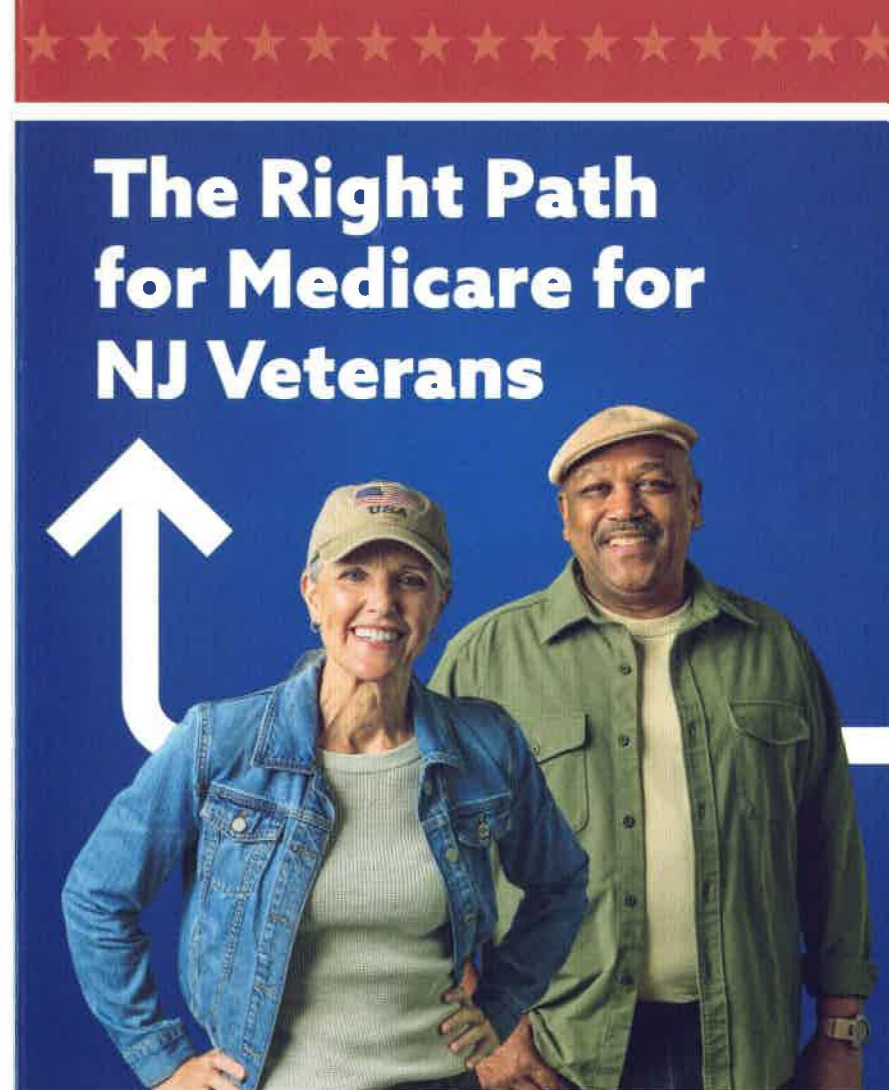
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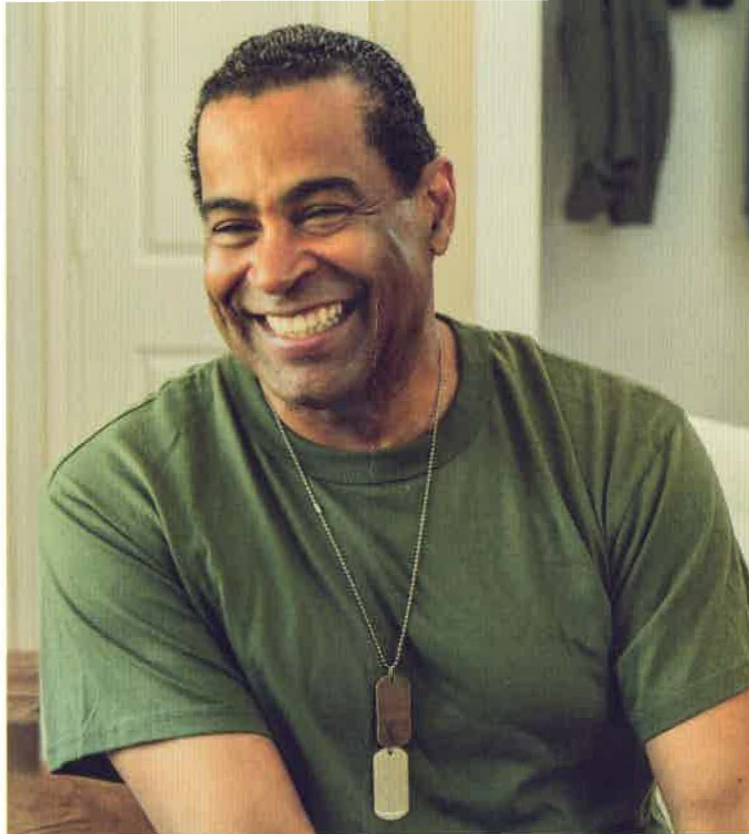
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The Right Path for Medicare for NJ Veterans

As a veteran, you've dedicated your life to serving our country. Now it's time to take care of you.





Understanding the Basics of Medicare

Whether you're already on Medicare or plan on enrolling soon, we want to clear the way for you to get the information and answers you need to get the most out of your benefits.

The first step to understanding what plan to choose is understanding the basics of Medicare.



The ABCs of Medicare

PART A: Hospital Coverage

Medicare Part A is often referred to as hospital insurance and covers hospital services, inpatient care at a skilled nursing facility or rehabilitation center, home health care, and hospice care.

PART B: Doctor Coverage

Medicare Part B covers services and supplies that don't require hospitalization, including doctor visits, outpatient hospital treatment, preventive care services (screenings and checkups), medical equipment (including diabetes supplies), ambulance services and mental health services.



Good to know: Medicare Part A and Part B are also known as Original Medicare.

PART C: Medicare Advantage

Part C plans are offered by private companies like Braven HealthSM. They include all of your Medicare Part A and Part B benefits, plus additional benefits that aren't covered under Original Medicare like hearing, dental and vision.



See Inside to learn more.



Important Dates & Deadlines

Most people become eligible for Medicare when they turn 65. If you already receive Social Security benefits at the time you turn 65, you will be automatically enrolled in Medicare Parts A and B. However, if you aren't automatically enrolled when you turn 65, there are certain periods of time when you can enroll in Medicare Part A and Part B.

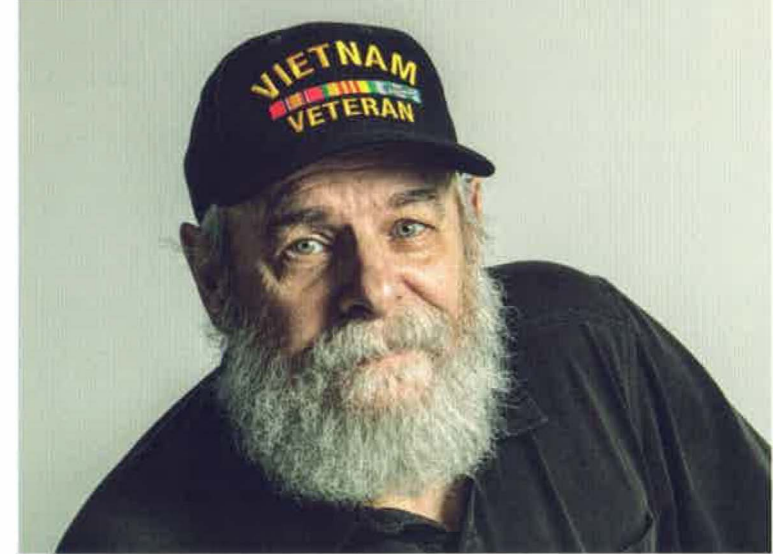
Initial Enrollment Period

When you're first eligible for Medicare, you have a seven-month Initial Enrollment Period to sign up for Part A and/or Part B. In some cases, you may pay a late enrollment penalty if you delay enrollment. Eligibility begins three months before your 65th birthday month and ends three months after your 65th birthday month.



General Enrollment Period

If you didn't sign up for Medicare Part A and/or Part B when you were first eligible, and you aren't eligible for a Special Enrollment Period, you can sign up during the General Enrollment Period between **January 1** and **March 31** each year. Your coverage will start the first day of the month following the month you sign up.



When You Can Enroll in a Medicare Advantage Plan

Once you are enrolled in Medicare Part A and Part B, you have the option to enroll in a Medicare Advantage plan offered where you live. There are certain times of the year when you can enroll into a Medicare Advantage plan.

Annual Enrollment Period

From **October 15** to **December 7** every year, you can join, drop or switch to another Medicare Advantage plan. You can also switch from Original Medicare to a Medicare Advantage plan or from a Medicare Advantage plan to Original Medicare.

Open Enrollment Period

If you are already enrolled in a Medicare Advantage plan, you can switch to another plan from **January 1** through **March 31**. You can also drop your Medicare Advantage plan and return to Original Medicare during this period. You can also join a separate Medicare drug plan.



Understanding Special Enrollment Periods

In some instances, you may have a special circumstance that allows you to enroll in Medicare Part B or a Medicare Advantage plan outside of the enrollment periods already described. For example, if you lose group or employer coverage or you move and your current plan is not available in your new location, you may qualify. Visit [Medicare.gov](https://www.Medicare.gov) to learn more about Special Enrollment Periods.



How Medicare Advantage Plans Work With Military Benefits

Your military benefits won't change. You'll be adding coverage that enhances and expands on your military benefits while giving you access to doctors and hospitals outside of the TRICARE® for Life or VA systems. You can choose to see military doctors for certain treatments and see your Medicare Advantage plan network providers for others. Many Medicare Advantage plans also allow you to see any doctor or hospital that accepts Medicare, giving you more freedom of choice.



The Benefits of Having a Medicare Advantage Plan

- Easier and more timely access to primary care and specialist visits
- More options for mental health care, including therapists and psychiatrists
- More ways to seek care closer to home and, in many cases, even nationwide coverage
- Many plans offer a Part B Giveback benefit, which reduces the amount you owe to the Social Security Administration for your monthly Medicare Part B premium

Plus, you can get extras like dental, vision and hearing coverage, and allowances for things like over-the-counter (OTC) items and fitness items.

The Right Path for Medicare in New Jersey

Braven Health is Blue Cross® Blue Shield® New Jersey born and raised. We know New Jersey health care, and we'll be your guide to everything our top health systems have to offer. We're looking out for New Jersey families, finding ways to get better care to more people and improve the overall health of our great state.



Let's talk about the possibilities.

Ask about Braven Medicare Salute (PPO). Call **1-833-713-1313** (TTY 711), or visit [BravenHealth.com/Salute](https://www.BravenHealth.com/Salute) today.