

I'm a member of the US Family Health Plan at Martin's Point and *about to turn 65—now what?*

If you enrolled in the US Family Health Plan at Martin's Point **on or after** October 1, 2012, you will be disenrolled from the US Family Health Plan. Your disenrollment will be effective the first day of the month in which you turn 65. TRICARE For Life (TFL) will be your TRICARE option. You **must** enroll in Medicare Part B to maintain your TRICARE eligibility.

If you enrolled in the US Family Health Plan at Martin's Point **before** October 1, 2012, you have the option of staying enrolled with the US Family Health Plan or disenrolling and using TRICARE For Life (TFL).

If you are continuing your membership with the US Family Health Plan, you are not required to enroll in Medicare Part B. However, we **strongly** recommend you consider enrolling in Medicare Part B for the following reasons:

1. **Delay in Accessing Medicare Part B and TRICARE Benefits:**

If you ever do disenroll from the US Family Health Plan, you will not be able to access other TRICARE benefits until you are enrolled in Medicare Part B. You will only be able to enroll in Medicare Part B during the General Enrollment Period (January through March each year), with coverage starting on July 1 of the year you sign up. You could be left without medical insurance coverage for an extended period of time should you decide to disenroll from the US Family Health Plan.

2. **Penalty in Medicare Part B Premiums:**

If you decline Medicare Part B when you are first eligible but decide to enroll at a later date, your Medicare Part B premium will increase by 10% for each 12-month period that you were originally eligible to enroll in Medicare Part B.

3. **Limited Coverage for Long-Term-Care Facility:**

If you become a resident in a long-term-care facility, you will no longer be eligible for the US Family Health Plan in most cases. Without the US Family Health Plan and without Medicare Part B, your coverage will be limited to Medicare Part A. Without Medicare Part B, you will be responsible for the costs of medical services provided by physicians, labs, etc., while residing in a long-term-care facility.



How do the US Family Health Plan and TRICARE For Life (TFL) compare?

The following chart compares the two options:

	Martin's Point US Family Health Plan	TRICARE For Life (TFL)
Who administers my health plan?	Martin's Point Health Care Portland, Maine	Medicare and Wisconsin Physician Services (WPS) Madison, Wisconsin
Who covers my medical expenses?	Martin's Point US Family Health Plan pays 100% *for services covered by the US Family Health Plan	Medicare pays 80% TRICARE pays 20% *for services covered by both Medicare and TRICARE
What are my costs for care?	<ul style="list-style-type: none"> • Medicare Part B premium • Copayments for prescriptions (same as you currently pay) <p>*Martin's Point waives your US Family Health Plan enrollment fees and copayments, other than prescription copayments</p>	<ul style="list-style-type: none"> • Medicare Part B premium • Copayments for prescriptions (same as you currently pay)
Where do I get my prescriptions?	<p><u>Retail</u>: US Family Health Plan network pharmacy (such as CVS, Rite Aid, Wegmans, Walgreens, Walmart, etc.)</p> <p><u>Maintenance</u>: Martin's Point mail-order pharmacy</p>	<p><u>Retail</u>: TRICARE network pharmacy</p> <p><u>Maintenance</u>: Express Scripts mail-order pharmacy</p>