



Medicare Extras

How to Get
More Benefits
for Less



Remember,
the Medicare Annual
Enrollment Period starts on
October 15 and ends on
December 7, so don't wait too
long before doing your research.

Let the Extras Be Your Guide

Whether you're new to Medicare or have been on it for years, it's important to remember that there are options available, such as Medicare Advantage plans, that meet more than just your basic needs. You should have a plan that gives you what you want — things that make your life easier, save you money and protect your finances. It's always beneficial to do your research and review your options.

What if the options are overwhelming? Start by thinking about plan options that would best fit your needs. With benefits like dental, vision, hearing, transportation, maximum out-of-pocket protection, and other important extras, finding the right plan for you is well worth the research.

Medicare Advantage plans can provide you with these extras, and the Medicare Annual Enrollment Period is a great time to start researching how they can help meet all of your wants and needs. In this guide, you'll find some of the many extras included with these all-in-one plans.



Over-the-Counter Benefits

One of the more notable benefits to be on the lookout for includes allowances for over-the-counter (OTC) benefits. OTC items can include a wide variety of health-related items like non-prescription medications, bandages, vitamins, and more. If a plan offers an OTC allowance, it will include a formulary. This is a fancy term for a list of approved items you can choose from. In many cases, the allowances are on a quarterly basis. You get a set dollar amount every three months to use as you wish. But if you don't use it then you lose it, and the set dollar amount starts over again the next quarter. Most often you order these items through a catalog or website.



Vision and Eyewear Benefits

Certain Medicare Advantage plans are focusing on lowering the cost of eyewear for members by increasing the amount of coverage they provide for frames, lenses, and/or contacts. Some plans even partner with vision providers to offer coverage both in-network and out-of-network for maximum flexibility. Be sure to look closely at how often the eyewear allowance is offered. Some plans are every year, other plans may be less frequent.



Comprehensive Dental Benefits

Some Medicare Advantage plans have started offering comprehensive dental benefits that cover services like fillings, extractions, root canals, and even dentures or partials. Comprehensive dental coverage can mean big savings, and many people are switching their plans to get it. It's important to research the dental network your coverage provides — there's a big difference among carriers.



Hearing Aid Benefits

Hearing aids can be expensive, so some plans are offering allowances to help offset some of the cost. There are differences to note when it comes to hearing aid benefits. Some plans may restrict your choice of hearing aid to a limited number of aids at varying quality. You may find a dollar allowance to be a better alternative as it gives you the freedom to choose the best hearing aid based on your needs and preferences.



Diabetes Benefits

If you have diabetes, you're probably well aware that there's a lot involved — supplies, insulin, monitoring, checkups, and the list goes on. In an effort to keep you healthy and minimize costs, some Medicare Advantage plans provide special benefits for people with diabetes. These benefits can include low, predictable insulin costs through the coverage gap.



Transportation Assistance

Another valuable benefit that may be available in Medicare Advantage plans is transportation assistance. If you or a loved one have any challenges with getting to and from your doctor appointments, this benefit can be a big help. A plan with this benefit would let you schedule and arrange a ride for yourself or a loved one by simply going to a website or making a call. Transportation options include specialized vehicles to accommodate a wheelchair or other mobility device, and can sometimes include a rideshare service such as Lyft or Uber.



Post-Discharge Meal Benefits

After a recent surgery or hospital stay, or when dealing with a chronic condition, cooking isn't always easy or possible. That's why some Medicare Advantage plans are providing meal benefits. Members of these plans can receive meals at no cost for a certain number of days per year if they meet certain requirements. This benefit is designed to relieve some pressure so you can spend more time recovering and less time worrying about meals.

These are just some of the extra benefits to consider when evaluating your Medicare choices. So make sure to take some time this fall to do your research. If you aren't currently on a Medicare Advantage plan, now would be the time to consider making the switch, especially since many of the additional benefits are not available with traditional Medicare. And, if you're currently enrolled in a Medicare Advantage plan, don't assume that your current plan has these benefits. Make sure to take a look at what's available in your area and see if there are better options. Your health and your bank account will thank you!

It's a great time to be on Medicare, but only if you take advantage of these new benefits and savings.

844.908.0045 (TTY: 711), 8 a.m. to 8 p.m., seven days a week*

SparrowAdvantage.com

*You may reach a messaging service on weekends from April 1 through Sept. 30 and holidays. Please leave a message and your call will be returned the next business day.

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