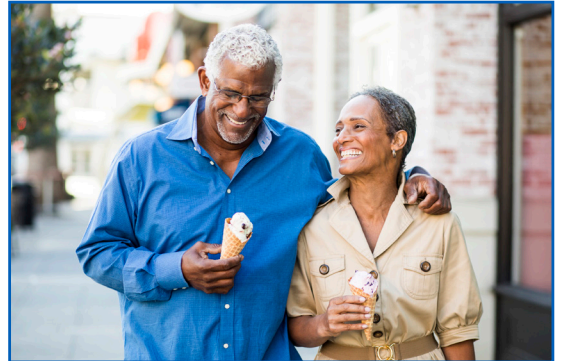


## What to Know About Foreign Travel Coverage

If you are planning a trip or several trips in 2019, keep in mind that Original Medicare will cover you as long as you receive care within the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands, and American Samoa. But, if you travel to Mexico, Canada, or overseas you will *not* be covered by Medicare. You may have foreign emergency travel coverage built into your Medicare Supplement plan or Medicare Advantage plan. This coverage is beneficial but it has limitations, such as:

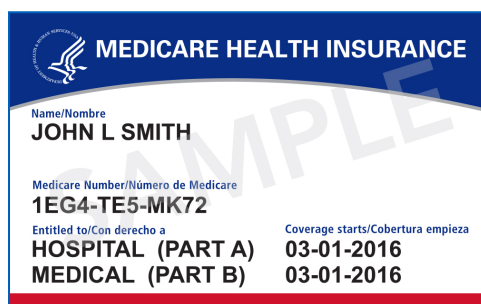


- You will pay the foreign medical professional and/or facility for treatment up front, out of pocket.
- The coverage has a \$50,000 lifetime maximum benefit.
- There is no Medivac coverage. Medivac is a service that provides medical care to injured patients while they are being transported from the scene of an accident to a hospital.

As you plan your trips, you may want to consider supplementing your Medicare health plan with a GEOBlue travel policy. You can select plans for single trips or multiple trips and the coverage offers a direct-bill arrangement with 197 countries worldwide as well as Medivac coverage.

Go to [mdaprograms.com](http://mdaprograms.com) and from the dropdown menu under MDA Insurance, select “Travel Insurance” for information on GEOBlue and to request a quote or call 877-906-9924 for more information.

## Medicare Completes New Card Transition, SSNs No Longer Used



The Centers for Medicare and Medicaid Services (CMS) announced it has completed mailing new Medicare cards to 61 million Medicare beneficiaries, months ahead of schedule. You should now have your new card.

If you have not received a new Medicare card, call 1-800-Medicare. A representative will verify your identity, check your address on record and help you get a new card. Or you can log onto your MyMedicare account to get your Medicare number or print out a

new card. Your new Medicare Beneficiary Identifier (MBI) number is available in your account, even if you did not receive a physical card in the mail. MyMedicare accounts are password-protected and secure. To access or create an account, visit [www.MyMedicare.gov](http://www.MyMedicare.gov).

# MedicareUpdate

## Help a Family Member or Friend About to Turn 65

As you are aware, the transition to Medicare can be confusing and complex. If you have family members, friends, or colleagues, who will be turning 65 this year, please tell them about MDA Insurance's upcoming Medicare seminars. They are welcome to attend these free and very beneficial seminars, even if they are not MDA members. Your referral will be their "pass" to attend one of the seminars. They will be held at the MDA Headquarters from 1:00 p.m. until 3:15 p.m. on:



- Friday, March 22
- Friday, May 17
- Friday, September 6

MDA Insurance staff Medicare specialist, Rick Seely, will help simplify a very complex process by discussing:

- Medicare enrollment process, time frames, impact of employment and current health plan, late-enrollment penalties, and HSA contributions.

- The parts of Original Medicare and how they each work.
- Items not covered by Original Medicare and out-of-pocket expenses.
- Additional coverage options and considerations.

To register for a seminar contact Denise Wyzywany at 877-906-9924, ext. 450, or email her at [denise@mdaifg.com](mailto:denise@mdaifg.com).

## What is your preferred method of communication for future issues of this newsletter?

If you would prefer to receive this newsletter electronically in the future, please email Denise Wyzywany at [denise@mdaifg.com](mailto:denise@mdaifg.com) or call 877-906-9924, ext. 450.



insurance®  
MDAPROGRAMS.COM

3657 Okemos Road, Suite 100

Okemos, MI 48864-3927

**877-906-9924** • Fax: 517-484-5460 or 517-999-4447

**Rick Seely**  
Account Executive  
Ext. 411  
[rseely@mdaifg.com](mailto:rseely@mdaifg.com)

**Denise Wyzywany**  
Health Representative  
Ext. 450  
[denise@mdaifg.com](mailto:denise@mdaifg.com)

**Visit us online at [mdaprograms.com](http://mdaprograms.com).**