Dear friend,

This is a very important time of year: the Medicare Annual Enrollment period is upon us. This is a great opportunity for you to choose a care plan so you can see one of our OptumCare providers. We’re very excited about the 11 Medicare Advantage plans we accept in southern Nevada.

During Medicare Annual Enrollment, the OptumCare Network of Nevada invites you to choose health care built around you. If you are looking for a Medicare Advantage plan or information on a plan, you have from October 15 through December 7 to find a plan that will give you access to a Southwest Medical provider or any one of our affiliated primary care providers by becoming a member of the OptumCare Network of Nevada.

This is your time to enroll or make changes to your Medicare or Medicare Advantage health plan, and to select a primary doctor from over 450 local providers available in the network. With that in mind, we’ve put together this helpful guide with great resources to help with your annual enrollment decisions. It includes:

- The Medicare basics, including phone numbers and websites with helpful information
- Details on how our network gives you access to the health care you need
- Medicare Advantage versus Original Medicare coverage comparisons
- Highlights of affiliated community primary care providers available through our network
- Special programs for older adults offered at our OptumCare Community Centers

As we grow older, being healthy means more than just regular doctor visits. It’s about friendships and new experiences, lifelong learning and a healthy lifestyle. Our two OptumCare Community Centers are designed for just that purpose. These are exceptional places where you can enjoy presentations on a wide range of health-related topics as well as fun activities in a safe environment, at no cost to you. The social club is open to the community—you don’t need to be a patient of OptumCare to enjoy the community center activities.

The OptumCare Network of Nevada has over 3,000 local health care providers, giving its members access to Southwest Medical, OptumCare Cancer Care, OptumCare Breast Care, OptumCare Orthopaedics and Spine, OptumCare Lung and Allergy Care, Urology Specialists of Nevada, Radiation Oncology Centers of Nevada and many other affiliated community physicians, along with access to all of the major hospitals in Las Vegas. Eleven Medicare Advantage plans give you access to the OptumCare Network of Nevada, including newly accepted PPO and D-SNP Medicare Advantage plans. All of this is detailed in this year’s Healthcare Chronicle.

To learn more about how the OptumCare Network of Nevada provides the care you need, when and where you need it, please visit optumcare.com/Nevada.

Sincerely,

Robert McBeath, M.D.
President and CEO
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Health care built around you

Your insurance plan plays an important role.
To see a doctor who is part of the OptumCare Network of Nevada, first consult your health plan. In Nevada, 11 Medicare Advantage plans give you access to the network.

702-242-7119
Call today to get the answers to your Medicare questions from a licensed sales agent.

A representative from Optum Sales Support Center can connect you with a licensed insurance agent in your area to review your health insurance plan options.
Optum Sales Support Center connects Medicare beneficiaries with resources including licensed insurance agents that sell Medicare Advantage and Medicare Prescription Drug Plans.

We specialize in choice.
That’s why we offer a large network of doctors to help you get the right care at the right time. When you join the OptumCare Network of Nevada, you’re part of a robust, coordinated care system. Through our network, you can choose from thousands of primary and specialty care providers and all of the major hospitals in Las Vegas. Through OptumCare Network of Nevada, specialty care groups are here for you, including OptumCare Cancer Care, OptumCare Breast Care, OptumCare Orthopaedics and Spine, OptumCare Lung and Allergy Care, Urology Specialists of Nevada, and Radiation Oncology Centers of Nevada.

Here’s how it all comes together
Your health plan. Your network. Your doctor. They all work together for your good health.

Health insurance plan
The health plan pays the cost of your medical care. This can include:
- Medical benefits
- Behavioral health
- Prescription drug coverage
Through your health plan, you choose a medical network and doctor.

Medical network
You choose your medical network through your health plan. The medical network gives you access to your doctor, hospitals, and other health care providers. This can include:
- Hospitalization
- Urgent care
- Specialist referrals
- Case management
- Lab services
- X-ray services

Your doctor and health care team
You select your primary care doctor through your medical network. Your doctor works with your medical network and health plan to keep you feeling your best.
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The Medicare basics
Medicare—it’s a confusing topic. But you owe it to yourself and those who care about you to learn as much as possible. We’re here to make it easy.

Medicare coverage and costs
There are four basic parts of Medicare: A, B, C and D. Each part helps pay for certain health care services, and each part has certain costs that you may have to pay. Your Medicare costs will depend on the coverage you choose and the health care services you use.

The parts of Medicare are like building blocks that can be put together in different ways to give you coverage based on your needs.

Medicare Part A: Part A is hospital coverage. It covers care you receive while an inpatient in a hospital or skilled nursing facility.

Medicare Part B: Part B is medical coverage. It covers doctor visits, clinic services, and care you receive as an outpatient.

Medicare Part C: Part C is Medicare Advantage. These plans combine the coverage of Parts A and B into one plan. They often include prescription drug coverage, too.

Medicare Part D: Part D is prescription drug coverage. Plans cover many medications that are prescribed by your doctor or other qualified health professionals.

Who can get Medicare
Medicare is available to citizens and legal residents who have lived in the United States for at least five years in a row. It is individual insurance. It doesn’t cover spouses or dependents.

You may be able to receive Medicare benefits based on any one of the following:

- **Age:** You’re 65 years old. (You must be 65. Your spouse’s age doesn’t count.)
- **Disability:** You’re under 65 and have a qualifying disability. Your medical condition: You are any age and have end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS). There are special Medicare eligibility rules for people with these conditions.
- **Moving:** If you just moved and are new to the area, you are qualified to select a new Medicare plan or make changes to your current plan.

Are you already on Medicare? There are enrollment periods for changing your coverage. Once you’ve enrolled, Medicare has specific enrollment periods for changing your coverage.

The main Medicare Annual Enrollment happens every year from October 15 to December 7.

However, with these uncertain times, many in our Las Vegas community have found themselves without health insurance because they’ve lost their jobs. The federal government is recognizing this situation as a “qualifying event” for insurance coverage.

This group will have to make a choice to either elect to pay COBRA, revert to traditional Medicare primary (and pay out of pocket for a secondary and Part D plan), or select a Medicare Advantage plan. The best thing to do is contact a licensed sales agent to discuss your options.

### Medicare Advantage

Medicare Advantage offers health insurance to U.S. citizens and qualified legal residents age 65 and older. People under 65 with certain medical problems also qualify for it. Original Medicare is run by the federal government.

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Original Medicare offers health insurance to U.S. citizens and qualified legal residents age 65 and older. People under 65 with certain medical problems also qualify for it. Original Medicare is run by the federal government.

### Medicare Advantage versus Original Medicare

#### Improved health

Medicare Advantage plans support your primary care doctor’s care plan. They help ensure you get preventive care like wellness visits, tests, checkups and vaccines. With Medicare Advantage plans, members are often healthier and need less acute and chronic care.

#### Cost savings

Medicare Advantage limits the total amount you pay for covered services. With Original Medicare, you pay 20% of the cost for covered services, with no limit to your total costs. You can buy a supplemental plan to help with those costs. And you can add a Medicare Part D plan to cover prescription drugs. But a Medicare Advantage plan may offer you everything you need, all in one plan. Be sure to look carefully at your choices, so you can find a plan that best fits your needs.

### Medicare Advantage phone numbers and websites

- Medicare Advantage, brought to you by UnitedHealthcare: www.medicaredmadeclar
- Medicare Helpline: 1-800-633-4227
- Medicare: www.medicare.gov or call 1-800-MEDICARE
- AARP: www.aarp.org
- Anthem: https://shop.anthem.com/medicare
- or call 1-855-306-9354
- Social Security: 1-800-772-1213

Sources:
https://www.medicaredmadeclar.com/basics/medicare-eligibility
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- Medicare Helpline: 1-800-633-4227
- Medicare.gov: www.medicare.gov or call 1-800-MEDICARE
- AARP: www.aarp.org
- Anthem: https://shop.anthem.com/medicare
- or call 1-855-306-9354
- Social Security: 1-800-772-1213

Medicare Advantage versus Original Medicare

- **Original Medicare** offers health insurance to U.S. citizens and qualified legal residents age 65 and older. People under 65 with certain medical problems also qualify for it. Original Medicare is run by the federal government.

- **Medicare Advantage** is a different way to get Medicare. It covers everything that Original Medicare does, plus more. It’s sold by private insurance companies.

Many people sign up for Original Medicare when they turn 65 and then never look back. But, they may be missing out. **Medicare Advantage may be a better fit for their needs.**

**Improved health**

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Coverage comparisons:
Medicare Advantage, Original Medicare and Medigap

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*Benefits vary by plan.

Acknowledgement to UnitedHealthcare 2019 Clarity Workbook.

Medicare Advantage plans accepted in 2021

Health Maintenance Organization (HMO) plans
A Health Maintenance Organization (HMO) plan is a type of Medicare Advantage Plan that usually provides health care coverage from doctors or hospitals in the plan’s network, except in an emergency or urgent care situation.

Preferred Provider Organization (PPO) plans
A Preferred Provider Organization (PPO) plan is a Medicare Advantage Plan that has a network of doctors and hospitals that you may go to.

Special Needs Plans (SNP)
A Special Needs Plan (SNP) provides benefits and services to people with specific diseases, certain health care needs, or limited incomes. You may qualify for an SNP if you live in the plan’s service area and meet one of these requirements:

- **Chronic Condition SNP (C-SNP)**
  - For those with a chronic illness consisting of one or more qualified conditions. Examples include but not limited to: cancer (excluding pre-cancer conditions), cardiovascular disorders, chronic heart failure, dementia, diabetes mellitus, chronic lung disorders, autoimmune disorders and more.

- **Dual Eligible Special Needs Plans (D-SNP)**
  - A Dual Eligible Special Needs Plan (D-SNP) is a special type of Medicare Advantage Plan that provides health benefits for people who are “dual eligible,” meaning they qualify for both Medicare and Medicaid. With a D-SNP there may also be social services available to help coordinate a beneficiary’s Medicare and Medicaid benefits.

What now?
These are the next steps for enrolling in the Medicare plan that best suits your needs:
- Review enrollment periods
- Research your options
- Ask questions
- Find financial help, if eligible
- Enroll
- Yearly review (if you wish to change your coverage)

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Sources:
- http://content.healthaffairs.org/content/35/9/1707.abstract
- https://www.ahip.org/medicare-advantage-demographics-report-2013/
- https://www.ahip.org/medicare-advantage-payments-equal-traditional-medicare-costs/
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Southwest Medical®
Part of OptumCare®

TOTAL ACCESS HEALTH CARE
BY THE NUMBERS
We have hundreds of ways to get the care you need, all for your convenience.

450+
PROVIDERS
We’ve grown our team so we can serve you better. More providers mean greater access for you—from primary care to specialty care.

4 LOCATIONS IN NEIGHBORHOOD WALGREENS
See a provider while you’re shopping or filling a prescription. The more convenient your care, the better you’ll feel.

3 WAYS FOR VIDEO VISITS
Via smartphone, tablet, or computer, enjoy a video visit with your primary or specialty care provider.

6 URGENT CARES
Need to see someone immediately? We have Urgent Cares ready for you, and one open 24/7/365.

48 YEARS IN THE COMMUNITY
Southwest Medical has deep roots in Southern Nevada. We’re stitched into the fabric of this community, and it shows in our quality of service and care.

SEE A PROVIDER IN 48 HOURS
Older adults enjoy a dedicated senior service—the Senior Priority Access Line, where your appointment is put on the fast track. Just call 702.877.5088.

COMPLETE HEALTHCARE CENTERS
It’s everything you need, all in one place: primary care, specialty care, labs, testing, and more. Get your full scope of care in one location.
As the founder of Calderon Medical Group, Dr. Calderon is a board-certified physician who believes medical care is a partnership between the individual and the health care provider. A key aspect of this relationship is the reason that families seek treatment and trust him and his team to provide the care. A strong desire to help others is why Dr. Calderon chose to be a physician. He has been practicing in Las Vegas for nearly twenty years.

Georges Tannoury, M.D.  
Primary Care Center of Nevada

Dr. Tannoury is a board-certified internal medicine physician and founder of Primary Care Center of Nevada. With over 25 years of experience as a practicing physician, Dr. Tannoury is well-known for the time he spends with his patients as well as his caring manner. A long-time health care provider in Southern Nevada, he attained his medical degree at Lebanese University of Beirut School of Medicine.

Ravi Ramanathan, M.D.  
Family Doctors of Green Valley

Dr. Ram is founder of Family Doctors of Green Valley. He views his practice not as a business, but as a traditional family practice where the doctor knows the entire family and siblings personally and is able to provide them with the latest technology and treatments that modern medicine has to offer.

Jang Suk Mun, M.D.  
Family Doctors of Green Valley

As a board-certified physician and founder of Epic Healthcare, Dr. Mun is a fully immersed health care provider who takes in all aspects of medicine to provide the best care for his patients. Born in South Korea, Dr. Mun moved to New York for his medical residency and internship, Dr. Mun is well established in this community, residing in Las Vegas for the last 15 years with his wife and children.

As an expert health care provider, he focuses on the entire person, providing comprehensive, thorough and evidence-based treatment for all his patients with an impeccable bedside manner.

Michael Reiner, M.D.  | Family Practice

Dr. Reiner is founder of the Independent Medical Group | Reiner Medical in Pahrump. He has been a doctor of family medicine for 35 years, nearly 20 of them dedicated to serving the Pahrump community. Dr. Reiner says he cannot describe it as anything other than the greatest joy in the world to help someone solve their health problems and feel good again.

Robert Webb, P.A.-C.  
Epic Healthcare

Robert Webb, P.A.-C., was born in Los Angeles, California, and raised in San Jose, Costa Rica. He is a family medicine board-certified physician’s assistant and brings over 30 years of experience working in primary care to the integrative practice. As an expert health care provider, he focuses on the entire person, providing comprehensive, thorough and evidence-based treatment for all his patients with an impeccable bedside manner.
Understanding Medicare
OptumCare Network of Nevada holds classes to keep you informed so you can make the very best choices when it comes to your health care. They’re held at no cost to you, to give you the ins and outs of Medicare in a safe, protective environment. In these times, our focus is on your health and safety, so we’re limiting the amount of RSVPs.

Classes are going fast, so be sure to call and reserve your spot.

Medicare 101
Get educated on Medicare and options available. Learn more about Medicare benefits; important enrollment and lock-in dates; tools to help you choose the best option; Medicare enrollment requirements, if you are still employed; eligibility requirements; and health care education.

*This event is only for educational purposes and no plan-specific benefits or details will be shared. For accommodations of persons with special needs at meetings call 702-242-7119.

Medicare Advantage ABCs
Good health starts by making good decisions. You need a doctor and Medicare plan that you know will be there for you. Attend this seminar and learn about the multitude of benefits available to Medicare Advantage members.

*A licensed insurance agent will be present with information about Medicare Advantage and Part D plans. For accommodations of persons with special needs at meetings call 702-242-7119.

Class schedule

OptumCare Community Center – West
8670 W. Cheyenne Ave., Suite 105
- Tuesday, October 13  5:30 p.m. – 6:30 p.m.
- Tuesday, November 10  5:30 p.m. – 6:30 p.m.
- Tuesday, December 1  5:30 p.m. – 6:30 p.m.

OptumCare Community Center – East
5820 S. Eastern Ave., Suite 100
- Tuesday, October 13  5:30 p.m. – 6:30 p.m.
- Tuesday, November 10  5:30 p.m. – 6:30 p.m.
- Tuesday, December 1  5:30 p.m. – 6:30 p.m.

Southwest Medical Oakey Healthcare Center
4750 W. Oakey Blvd.
- Tuesday, October 13  4:00 p.m. – 5:00 p.m.
- Tuesday, November 10  4:00 p.m. – 5:00 p.m.
- Tuesday, December 1  4:00 p.m. – 5:00 p.m.

A representative from Optum Sales Support Center can connect you with a licensed insurance agent in your area to review your health insurance plan options. Optum Sales Support Center connects Medicare beneficiaries with resources including licensed insurance agents that sell Medicare Advantage and Medicare Prescription Drug Plans.

Notes

- Class schedule

- Classes are going fast, so be sure to call and reserve your spot.

- Medicare 101
- Medicare Advantage ABCs

- OptumCare Community Center – West
- OptumCare Community Center – East
- Southwest Medical Oakey Healthcare Center

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Medicare 101
Get educated on Medicare and options available. Learn more about Medicare benefits; important enrollment and lock-in dates; tools to help you choose the best option; Medicare enrollment requirements, if you are still employed; eligibility requirements; and health care education.

*This event is only for educational purposes and no plan-specific benefits or details will be shared. For accommodations of persons with special needs at meetings call 702-242-7119.

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8670 W. Cheyenne Ave., Suite 105

- Wednesday, October 14: 5:30 p.m. – 6:30 p.m.
- Wednesday, November 11: 5:30 p.m. – 6:30 p.m.
- Wednesday, December 2: 5:30 p.m. – 6:30 p.m.

OptumCare Community Center – East
5820 S. Eastern Ave., Suite 100

- Thursday, October 15: 5:30 p.m. – 6:30 p.m.
- Thursday, November 12: 5:30 p.m. – 6:30 p.m.
- Thursday, December 3: 5:30 p.m. – 6:30 p.m.

Southwest Medical Oakey Healthcare Center
4750 W. Oakey Blvd.

- Tuesday, October 20: 4:00 p.m. – 5:00 p.m.
- Tuesday, November 17: 4:00 p.m. – 5:00 p.m.
- Monday, December 7: 4:00 p.m. – 5:00 p.m.

Notes
Annual Wellness Exams

OptumCare Community Centers know the importance of keeping up with your health care. That’s why we offer an annual wellness exam for our senior patients. The extended annual wellness exam is a full comprehensive physical exam performed by providers who are experienced in caring for seniors. Once your exam has been completed, we can then share your exam records with your primary care provider so that they have all of your latest medical information. And if you can’t come to us, we’ll come to you. We complete annual wellness exams in the setting that works best for you:

• We’ll send a provider to your primary care provider’s office for convenience, when the two Community Centers are not an option.
• We send a provider to patients’ homes for visits—even on the weekend.
• We also send providers into Skilled Nursing Facilities, Assisted Living Facilities, and Custodial Care Facilities.
• Or, have a video visit with one of our providers.

Although the social activities and seminars at the OptumCare Community Centers are open to all seniors, you must be a member of the OptumCare Network of Nevada in order to take advantage of the medical services provided.

As we grow older, being healthy means more than just regular visits to the doctor, it’s about friendships and creating new experiences, lifelong learning, and maintaining a healthy lifestyle. The OptumCare Community Centers are designed to keep you active and engaged. The centers are open to the community and you don’t need to be a patient of OptumCare to enjoy the activities.

Take advantage of no-cost health presentations on a wide range of health-related topics such as managing chronic health conditions, fitness, heart health, how to quit smoking, understanding Medicare, and more. You will also find support groups to assist with grief, managing emotional well-being, and health education. All older adults are welcome to participate in our social activities and enjoy the center—join us for coffee and conversation, take a computer or fitness class or play a game of mahjong.

For more information or to RSVP for an activity and start living your best life, please call.

702-797-2358
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Medicare Advantage plans designed with your budget in mind

You deserve quality care with coverage that fits your needs. Anthem Blue Cross and Blue Shield Medicare Advantage plans provide real value with $0 monthly payments and a variety of benefits.

Plus, these benefits are all included in our plan:

- $0 copay for preventive dental services
- $125 toward eyewear per year
- $120 spending amount for approved over-the-counter health products per year*
- $0 copay for 12 one-way trips per year
- $3,000 toward hearing aids per year

Call me for a 1-on-1 review of all your options

Erika Hampton
702-286-7499
8 a.m. to 6 p.m., 7 days a week
NV Lic. #572816
Authorized Agent

*Monthly, quarterly, and/or annual limits apply. Please contact the plan for additional details.

Hay disponibles servicios de traducción; póngase en contacto con el plan de salud o su agente. This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, please contact your agent or the health plan. Anthem Blue Cross and Blue Shield is an HMO D-SNP with a Medicare contract and a contract with the Nevada Medicaid program. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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Other providers are available in our network. Network size varies by market. Plans are insured through UnitedHealthcare Insurance Company or one of its affiliated companies, a Medicare Advantage organization with a Medicare contract. Enrollment in the plan's contract renewal with Medicare ©2020 United Healthcare Services, Inc. All rights reserved.
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Our community’s only as healthy as the people who live here. That’s why we work tirelessly for the total health of our family, friends, and neighbors. Our care doesn’t just happen in our physicians’ offices, but also by giving back—through volunteering, social advocacy, corporate giving, charity safety nets, and so much more—from executive leadership to our frontline workers.

THIS WORK MEANS THE WORLD TO US, BECAUSE OUR HOME MEANS THE WORLD TO US.

CARING WHERE YOU ARE
As Nevada’s largest multispecialty medical group, we offer primary and urgent care, specialty and senior care, and two community centers for our older adults. We have five Complete Healthcare Centers, with the full scope of care under one roof. Our Medicine on the Move mobile medical center goes to underserved neighborhoods. We also offer video visits, so our patients can get care anywhere at any time.

CARING THROUGH EDUCATION
We strongly support a vibrant health care education system, and we’re proud to be a major contributor to the UNLV School of Medicine. Our grant is helping advance care and access in our community, especially for those who are vulnerable. We are also partnered with Touro University to educate and prepare a new generation of health care providers, helping them integrate into professional practice.

CARING DURING THE PANDEMIC
We were the first in Nevada to offer COVID-19 curbside testing, and we helped UNLV Medicine set up their own curbside testing site. Our video visits now include a wide array of specialties. And we’ve made it our mission to inform, educate, and offer advice on how to protect your health and cope with stress. We’ve also used our cafeteria capabilities to provide over 10,000 meals each week to thousands of our community’s homeless.

CARING THROUGH INNOVATION
Our Center for Clinical Innovation is helping us adapt our treatments to each patient’s unique challenges. Our work in continuous glucose monitoring (CGM) for our diabetes patients is gathering data that could change how we treat the disease. We are also exploring better avenues for pain management, and assembling a world-class team to use virtual reality in our therapies.

COMMUNITY PARTNERS AT A GLANCE
We’re honored to provide a vital safety net for more than 25 of our community’s non-profits, including:
- Project 150
- American Cancer Society
- Candlelighters Childhood Cancer Foundation
- Vegas Golden Knights Foundation