



Sandia National Laboratories

Your Spending Arrangement (YSA) Program

(Medicare Retirees, Medicare Surviving Spouses,
Medicare Long-Term Disability Terminees,
and/or Medicare Dependents)

Revised: January 1, 2019

Program Summary

IMPORTANT

This Program Summary applies to retirees, surviving spouses and Long-Term Disability Terminees, as well as Medicare dependents who are enrolled in Medicare Parts A and B, effective January 1, 2019.

For more information on other benefit programs, refer to the National Technology and Engineering Solutions of Sandia, LLC, (“NTESS”) Health Benefits Plan for Retirees Summary Plan Description.

The Your Spending Arrangement Program is maintained at the discretion of NTESS. The Your Spending Arrangement Program is expected to continue indefinitely; however, the NTESS Board of Managers (or designated representative) reserves the right to amend (in writing) any or all provisions of the Your Spending Arrangement Program, and to terminate (in writing) the Your Spending Arrangement Program at any time without prior notice. If the Program is terminated, coverage under the Program for you and your dependents will end, and payments under the Program will generally be limited to covered expenses incurred before the termination. The Your Spending Arrangement Program’s terms cannot be modified by written or oral statements to you from human resources representatives or from Human Resources Representatives or any other NTESS personnel or Via Benefits/Mercer/Payflex personnel.



U.S. DEPARTMENT OF
ENERGY



Contents

Section 1.	Introduction	1
Section 2.	Summary of Changes	2
Section 3.	General Information	3
Section 4.	Eligibility/Enrollment	4
Section 5.	How the YSA Works	6
Section 6.	Eligible Expenses	9
Section 7.	How to Submit for Reimbursement	12
Section 8.	How to Submit an Appeal	14
Section 9.	Glossary	16

Section 1. Introduction

This is a summary of highlights of the Your Spending Arrangement (YSA) Program, a component of the National Technology and Engineering Solutions of Sandia, LLC “NTESS” Health Benefits Plan for Retirees (ERISA Plan 545), and contains important information about your NTESS health benefits. NTESS is also known as “Sandia.”

Many sections of this Program Summary are related to other sections of the Program Summary and to information contained in the [NTESS Health Benefits Plan for Retirees Summary Plan Description](#). You will not have all of the information you need by reading only one section of one booklet.

Refer to the [NTESS Health Benefits Plan for Retirees Summary Plan Description](#) for information about eligibility, enrollment, disenrollment, termination, coordination of benefits, subrogation and reimbursement rights, when coverage ends, continuation of coverage provisions, and your rights under the Employee Retirement Income Security Act of 1974 (ERISA).

Certain capitalized words in this Program Summary have special meaning. These words have been defined in the Definitions section of this Program Summary.

When the words “you” and “your” are used throughout this document, we are referring to people who are participants as outlined in [Section 4: Eligibility/Enrollment](#).

To receive a paper copy of this Program Summary, other Program Summaries, or the [NTESS Health Benefits Plan for Retirees Summary Plan Description](#), please contact Willis Towers Watson’s Via Benefits at 888-598-7809 (TTY: 866-508-5123). These documents are also available electronically at <http://hr.sandia.gov/#/view/page/plan-documents>.

Since these documents will continue to be updated, Sandia recommends that you check back on a regular basis for the most recent version.

Section 2. Summary of Changes

The following changes to the YSA are effective on January 1, 2019:

- Administrative language changes have been made for clarification throughout this document.

Section 3. General Information

The YSA Program is intended to qualify as a self-insured medical reimbursement plan (known as a Health Reimbursement Arrangement [HRA]) for purposes of Sections 105 and 106 of the Internal Revenue Code, as amended (“Code”), as well as a health reimbursement arrangement as defined in IRS Notice 2002-45.

The purpose of the YSA Program is to reimburse eligible participants for eligible expenses as outlined in [Section 6: Eligible Expenses](#), which are not otherwise reimbursed by any other plan or program. The YSA Program is intended to meet certain requirements of existing federal tax laws, under which the reimbursements for eligible expenses generally are not taxable to you. However, neither Sandia nor Via Benefits can guarantee the tax treatment to any given participant, as individual circumstances may produce different results. If there is any doubt, you should consult your own tax advisor.

The YSA is merely a bookkeeping account on Sandia’s records; it is not funded and does not bear interest or accrue earnings of any kind. All benefits are paid entirely from Sandia’s general assets.

The law does not permit participants to make any contributions to their YSA.

Section 4. Eligibility/Enrollment

IMPORTANT: You cannot enroll in a Sandia-sponsored Medicare Advantage Plan and elect the YSA Program. It is an either/or choice.

Eligibility to participate in the YSA Program is limited to those who are enrolled in Medicare Parts A and B (and continue to pay these premiums), and who are retirees, surviving spouses and Long-Term Disability Terminées, as outlined in the [NTESS Health Benefits Plan for Retirees Summary Plan Description](#).

Eligible dependents of retirees, surviving spouses, and Long-Term Disability Terminées who are enrolled in Medicare Parts A and B (and continue to pay these premiums) are eligible to participate.

IMPORTANT: To enroll in the YSA Program, you must have Medicare Parts A and B prior to the first day of the month in which you are eligible.

Eligible retirees, surviving spouses, Long-Term Disability Terminées, and their eligible dependents who enroll in the YSA Program are called “Participants.” Refer to the [NTESS Health Benefits Plan for Retirees Summary Plan Description](#) for more information on who is eligible.

Generally you can enroll into the YSA during the annual Open Enrollment period, upon retirement, or upon becoming Medicare eligible (if you are currently enrolled in a Sandia-sponsored medical plan). If you do not have current Sandia-sponsored PreMedicare coverage, upon becoming Medicare eligible, you will **NOT** be able to enroll in the YSA until the annual Open Enrollment period. Please refer to the [NTESS Health Benefits Plan for Retirees Summary Plan Description](#). In order to enroll in the YSA, you must contact Via Benefits at 888-598-7809 (TTY: [711]).

You may enroll into the YSA if you are enrolled in Medicare Part A and B and:

- Enroll into a qualified individual Medicare plan(s), which includes Medicare Advantage, Medicare Supplemental, and Medicare Prescription Part D plans through Via Benefits, or
- Enroll in Tricare, Veterans Administration, a Kaiser Individual plan, have a Via Benefits account through Lawrence Livermore National Laboratories, or
- Reside in an area with limited or no access to individual Medicare plans through Via Benefits’ exchange (as approved by Sandia), or
- Enroll in the Sandia-sponsored group Dental Care Plan (only employees who retired on or after January 1, 2012).

IMPORTANT: If you enroll in an individual Medicare plan(s) on your own, you are not eligible to have those premiums reimbursed through the YSA.

Eligibility begins the first day of the month the individual plan coverage begins or the beginning of the month you meet eligibility. You may disenroll from this plan during the Open Enrollment period as specified by Sandia National Laboratories, or during the annual enrollment period set by Medicare. Disenrolling from individual coverage, or a change in eligibility, will disenroll you from YSA. If you are the primary retiree with family coverage and you disenroll from the Sandia-sponsored YSA program, your family will not be eligible for coverage under the [NTESS Health Benefits Plan for Retirees Summary Plan Description](#).

When you enroll into an individual qualified Medicare Advantage or Part D Prescription Drug Plan through the YSA, you will NOT be excluded from enrollment based on your health, nor will your premium or level of benefits be based on any pre-existing condition limitations.

When you enroll into an individual Medicare Supplement plan through the YSA, you must do so within 63 days from the loss of your Sandia-sponsored group coverage (whether it is one of the Sandia-sponsored group Medicare Advantage plans or one of the Sandia-sponsored employee or PreMedicare medical plans). If you enroll within the 63-day window after loss of coverage, you will not be denied coverage or pay more for your coverage. If you wait to enroll until after the 63-day window, you can be declined coverage or be charged more for the coverage based on your health history.

IMPORTANT: If you are enrolled in an individual plan through the YSA Program, and you want to upgrade your Medigap plan (e.g., from Plan F to Plan N), individual carriers have the right to underwrite on past health experience, and most do, so you may not be able to upgrade your coverage. In addition, if you want to change carriers, you may also be subject to underwriting.

In certain situations, you may be asked to supply what is called a Certificate of Creditable Coverage upon enrollment into an individual Medicare plan. The Certificate of Creditable Coverage is a document that shows your prior periods of coverage in a health plan that is provided by your group health plan, HMO, or health insurance company. The Certificate of Creditable Coverage can be requested by contacting your current health insurance company. In addition to standard identification information, the certificate will include the dates on which your prior health plan coverage began and ended. The certificate also should have contact information so that old and new plans can be in touch if necessary.

Section 5. How the YSA Works

The YSA Program provides you with annual “credits” to use to buy individual supplemental Medicare plans through Via Benefits. You will have access to a wide range of Medicare plans through Via Benefits’ Exchange, allowing you to choose the plan(s) that best fits your medical and prescription drug requirements. Retirees will have access to a Medicare plan “marketplace”. This “Marketplace” has over 1,000 unique plans from many of the nation's leading health insurers. These include UnitedHealthcare, Aetna, CIGNA, Humana and independent Blue Cross Blue Shield plans. Refer to Section 3: Information about Via Benefits, in the [NTESS Health Benefits Plan for Retirees Summary Plan Description](#).

You can also use the credits to reimburse any Medicare Part A (if applicable) or Part B premiums, reimburse Tricare premiums, and/or reimburse certain out-of-pocket medical expenses. Refer to [Section 6: Eligible Expenses](#) for more information.

Credits are based on your retirement date, your coverage tier (retiree only, retiree plus one dependent, etc.), your term of employment, and, if you retired after December 31, 2012. Information regarding credits is provided each year during Open Enrollment and is also available through Via Benefits. The allocation of the YSA credits will not be available until January 1.

If you are a current Medicare retiree, surviving spouse, Long-Term Disability Terminée or a Medicare dependent and you enroll in the YSA during Open Enrollment, or if you are an employee and retire prior to January 1 and enroll in the YSA, you will receive your applicable full allocation of YSA credits, which are available on January 1 of each year.

Example: Joe, a current Medicare retiree who is single and retired December 2007 with 27 years, enrolls in the YSA during Open Enrollment. He will be eligible for the applicable full allocation of his YSA credits on January 1 of the following year.

If you are an employee and retire during the year, you and/or your covered dependents will remain in the employee plan until the following month. You and/or your covered dependents will receive a pro-rated allocation of YSA credits.

Example: Mary retires on March 3. She is Medicare-eligible, single, has 35 years, and wants to enroll in the YSA. Mary will stay in the active employee plan until March 31. Effective April 1, she will be eligible for 9/12 of the applicable full allocation of YSA credits for the year.

If you are a current Medicare retiree, surviving spouse, or Long-Term Disability Terminée and you experience a qualifying mid-year election change event to add an eligible dependent, your dependent will receive a pro-rated allocation of YSA credits.

Note: Not all qualifying events coincide with allowable events under Medicare to enroll in an individual plan outside of Medicare’s open enrollment period. All Medicare coverage in the individual marketplace is effective the first day of the month following the qualifying event.

Example: Jack, a current Medicare retiree, is enrolled in the YSA and gets married on June 5. His new Medicare spouse also enrolls in the YSA. Jack's spouse is eligible to enroll in the YSA Program effective July 1 as indicated in [Section 4: Eligibility/Enrollment](#). She is eligible for 6/12 of the applicable full allocation of YSA credits. Enrollment must be completed by June 30.

Example: Joe, a current PreMedicare retiree, is enrolled in one of the Sandia-sponsored group PreMedicare medical plans, and gets married on May 20. His new Medicare spouse enrolls in the YSA. Joe's spouse is eligible to enroll in the YSA Program effective June 1 as indicated in [Section 4: Eligibility/Enrollment](#). She is eligible for 7/12 of the applicable full YSA allocation amount. Enrollment must be completed by May 31.

Rollover Note: If you do not use all of the amounts credited to your YSA during the calendar year, the balance of funds will roll over to the next year.

Rollback Note: Reimbursement requests submitted and approved over the funding amount currently available will be reimbursed by future allocations. Requests will be held in a "pending" status until allocations become available (rollback). This essentially means that retirees can use funds for any eligible reimbursements incurred after the start of the plan, regardless of the year and have the ability to submit reimbursement requests from the previous year during the year following. If you do not want this to happen, please contact Via Benefits for assistance.

Refer to Section 5: Enrollment/Disenrollment Events, in the [NTESS Health Benefits Plan for Retirees Summary Plan Description](#), for information on qualifying mid-year election change events.

The YSA is set up as a joint account; however, the only individuals who may use this account are the qualified individual(s) enrolled in the YSA Program. Other household members not enrolled in the YSA Program may not be reimbursed for any healthcare expenses from the YSA Account.

YSA credits for all enrolled participants in your family will be credited to that YSA. You can use these credits toward any eligible expenses for any enrolled participant(s).

Example: Joe, a Medicare retiree, and his Medicare spouse, Jane, both elected to enroll in the YSA. Joe retired in 2009 with 33 years of service. For 2019, the amount he will receive for himself is \$1,920.00. Jane will also receive \$1,920.00. These amounts are combined into one account for a total of \$3,840.00. Joe enrolled in a Medigap and Medicare Part D plan through Via Benefits for a yearly premium amount of \$2,000. This leaves a remainder of \$1,840. to be used by Jane, Joe, or both on eligible IRS 213(d) expenses.

YSA credits will be credited in the amount and at the times specified earlier and will be reduced from time to time by the amount of any eligible expenses for which the participant(s) is reimbursed. At any time, the participant(s) may receive reimbursement for eligible expenses up to the amount in the YSA.

In the event of a divorce, legal separation, annulment or ineligibility of a dependent, under a federal law called “COBRA,” eligible dependents under the YSA Program who are the former spouse or dependent child of a participant may elect to continue coverage under the Sandia Retiree Health Benefits Plan for a limited time after the date they would otherwise lose coverage. These are called “qualifying events.” Refer to Section 5: Enrollment/Disenrollment Events, in the [NTESS Health Benefits Plan for Retirees Summary Plan Description](#).

If the covered retiree, surviving spouse, or Long-Term Disability Terminee dies with no enrolled dependents, his or her YSA is immediately forfeited upon death, but the deceased participant’s estate or representatives may submit claims for eligible expenses incurred by the participant before his or her death. Claims must be submitted within 180 days of his or her death.

If the retiree dies and the Medicare surviving spouse enrolls in the Surviving Spouse Medical Plan option, the surviving spouse becomes the account holder and the retiree’s account balance is allocated to the survivor.

Example: Joe, the retiree, dies on January 30 and has his spouse, Jane, enrolled with him in a joint YSA. The balance in the joint account was \$2,900. This amount transfers to Jane if she elects the Surviving Spouse Medical Plan option.

If the Medicare spouse dies and the Medicare retiree enrolls in the Retiree Medical Plan option, the retiree becomes the account holder and the spouse’s account balance is allocated to the retiree.

If a surviving spouse (enrolled in the Surviving Spouse Medical Plan option) or Long-Term Disability Terminee (enrolled in the Long-Term Disability Terminee Medical Plan option) dies with one or more enrolled dependents, his or her YSA is immediately forfeited upon death, but the deceased participant’s estate or representatives may submit claims for eligible expenses incurred by the participant before his or her death. Claims must be submitted within 180 days of his or her death.

Refer to the [Section 7: How to Submit for Reimbursement](#), for information on submitting claims.

Section 6. Eligible Expenses

An eligible IRS 213(d) expense under the YSA Program is an expense incurred by:

- you (if you are the only one enrolled in the YSA), and
- any enrolled dependent in the YSA (who holds a joint account with you).

Example: Joe, a Sandia Medicare retiree, enrolled in the YSA for 2019. His Medicare spouse, Jane, also selected the YSA for 2019. Both are eligible to use the cumulative funds in the joint YSA account.

Example: Jack, a Sandia Medicare retiree, enrolled in the YSA for 2019. His Medicare spouse, Jill, enrolled in the Sandia UHC Medicare Advantage Plan. Jack is the only one eligible to use the YSA funds for his expenses. He cannot use the YSA for any of Jill's expenses.

Your YSA funds are generally provided to you to be used for paying your premiums for your individual medical plans and Part D prescription drug coverage purchased through Via Benefits' Exchange. However, some other common expenses eligible for reimbursement from the YSA include, but are not limited to the following:

- Acupuncture treatment for a medical condition
- Allergy testing and shots
- Ambulance service
- Chiropractic treatment for a medical condition
- Crutches
- Sandia's Dental Care Plan premiums
- Diabetic supplies including insulin, needles, and testing strips
- Flu shots
- Laboratory and x-ray fees
- Mastectomy-related products
- Medical coinsurance
- Medical copays
- Medical deductibles
- Medical equipment – costs to buy or rent durable equipment prescribed by a medical practitioner to alleviate or treat a medical condition

- Medical reasonable/customary – amounts not paid by a medical plan that exceed reasonable and customary limits
- Medical services – services provided by doctors, surgeons, specialists, or other medical practitioners
- Medicare Part A and/or Part B premiums
- Oxygen or oxygen equipment
- Physical therapy
- Eligible expenses associated with the Veteran’s Administration (VA) medical plan.
- Premiums to buy an individual dental or vision plan through Via Benefits’ exchange
- Prescription drugs
- Tricare premiums
- Wheelchairs*

* This list does not contain all IRS 213(d) eligible expenses and is subject to change with IRS 213(d) revisions.

Only eligible expenses incurred while you are a participant in the YSA Program may be reimbursed from your YSA. Similarly, only eligible expenses incurred while your dependent is a participant in the YSA Program may be reimbursed from the joint account (if more than one of you is enrolled) or from the dependent’s YSA (if only the dependent is enrolled).

Eligible expenses are “incurred” when the medical care is provided, not when you or your enrolled dependent is billed, charged or pay for the expense. Thus, an expense that has been paid but not incurred (e.g. pre-payment to a physician) will not be reimbursed until the services or treatment giving rise to the expense has been provided.

Some examples of common items that **are not eligible** expenses include, but are not limited to:

- Premiums you pay to enroll in an individual Medicare plan on your own
- Premiums to pay for dependent’s insurance through their active or retiree plan
- COBRA premiums
- Long-term care services
- Cosmetic surgery or similar procedures (unless the surgery is necessary to correct a deformity arising from a congenital abnormality, accident or disfiguring disease)
- Household and domestic help
- Herbal remedies
- Massage therapy

- Custodial care
- Health club or fitness program dues
- Over-the-counter medicines without a prescription

In addition to the list above of ineligible expenses, the following expenses may not be reimbursed from the YSA:

- Expenses incurred *prior to the date* that you became a participant in the YSA
- Expenses incurred *after the date* that you cease to be a participant in the YSA
- Expenses that have been reimbursed by another plan or for which you plan to seek reimbursement under another health plan

If you have any questions regarding whether an expense is an eligible expense under the YSA Program, contact Via Benefits by phone at 888-598-7809, option 3, or by mail:

Willis Towers Watson / Via Benefits
Your Spending Arrangement
P. O. Box 98115
El Paso, TX 79998-1155
Fax 844-930-0236

Section 7. How to Submit for Reimbursement

Once enrolled in an individual Medicare Advantage, Medigap, and/or Part D plan through Via Benefits, you will be required to remit any payments due to the individual insurance carrier that you elected during the enrollment process. A benefit advisor from Via Benefits will assist you with the initial payment during the enrollment process. Then, you will make arrangements with your insurance carrier to remit premiums directly to them. Please note that insurance company billing processes vary by carrier.

You may not obtain reimbursement of any eligible expenses incurred after the date your eligibility ceases. You have one year after your eligibility ceases, however, to request reimbursement of eligible expenses you incurred before your eligibility ceased.

Premium payments paid for the individual plans you enrolled with can be submitted to YSA for reimbursement.

Via Benefits offers automatic reimbursement with most insurance carriers. Automatic reimbursement is a process where you pay your premiums to the insurance carrier for the month or quarter, and the insurance carrier notifies Via Benefits through an electronic file that your payment has been received. This notification will trigger a release of payment from the YSA funds to reimburse you for the premium payment (as long as funds are available in your account). You do not need to file a paper claim form. Automatic reimbursement is only available with specified carriers and does not cover expenses outside of the premiums for medical or prescription drug coverage. To confirm availability and to enroll in the automatic reimbursement program, please contact Via Benefits customer service and they can turn this feature on for you if available.

If you are not set up under the auto reimbursement process as described above, or you have other eligible expenses (refer to [Section 6: Eligible Expenses](#)) for which you want to request reimbursement, you must complete a reimbursement form and mail or fax it to:

Willis Towers Watson / Via Benefits
Your Spending Arrangement
P. O. Box 981155
El Paso, TX 79998-1155
Fax 844-930-0236

To obtain a claim form, you may contact YSA support at 888-598-7809, option 3; request a form through your online account at YSA; or request by mail at the address noted above.

A full claim submission process is supported through the web portal. You may complete the claim information and attach supporting documents and receipts through the online web portal for reimbursement.

Reimbursement of premium claim payments will require a copy of your insurance invoice or coupon and a proof of payment from your banking institution. Reimbursement of eligible out of pocket health care expenses will require a copy of the invoice or explanation of benefits and a completed claim form.

The written statement from the service provider must contain the following: (a) the name of the patient, (b) the date service or treatment was provided, (c) a description of the service or treatment; and (d) the amount incurred. More information about claim submission documents can be found on the back of the claim reimbursement request form. Your claim is deemed filed when it is received by YSA.

If your claim for reimbursement is approved, you will be provided reimbursement as soon as reasonably possible following the determination, but in no event later than 30 days. Claims are paid in the order in which they are received.

If it is later determined that you or your enrolled dependent received an overpayment or a payment was made in error (e.g., you were reimbursed from your YSA for an expense that is later paid by another medical plan), you or your enrolled dependent will be required to refund the overpayment or erroneous reimbursement to the YSA Program.

If you do not refund the overpayment or erroneous payment, the YSA Program reserves the right to offset future reimbursements equal to the overpayment or erroneous payment. However, if that is not feasible, the Program will withhold such funds from any amounts due to you from the Program. If all other attempts to recoup the overpayment/erroneous payment are unsuccessful, Sandia may treat the overpayment as a bad debt, which may have tax implications for you.

IMPORTANT: You must submit requests for reimbursement for the calendar year within one year of the date of service to be considered for reimbursement.

Section 8. How to Submit an Appeal

If your request for reimbursement under the YSA is denied in whole or in part and you do not agree with the decision, upon receipt of the denial, you can request an informal or formal review (i.e. appeal) of your claim.

IMPORTANT: Upon denial of a claim, you have 180 calendar days of receipt of the notification of adverse benefit determination to appeal the claim.

To request an informal review, contact YSA at 888-598-7809. If you are not satisfied with the informal review, you can request Via Benefits HRA Administration to send you a Level 1 Appeal Initiation Form.

You should submit all information identified in the notice of denial, as necessary, to protect your claim and any additional information that you believe would support your claim.

Once you have completed the form, you can either mail it or fax it to:

Via Benefits
Your Spending Arrangement
P. O. Box 981155
El Paso, TX 79998-1155
Fax 844-930-0236

If the YSA Benefit Determination Review Team (BDRT) denies your Level I appeal, you can request a Level II appeal.

You must submit a Level II appeal to the Sandia Health Plans Team within 180 days from the date of the level 1 denial letter. If you do not submit a Level II Appeal to the Sandia Health Plans Team during this time period, you may not file a Level II Appeal for this claim at a later date. If you wish to appeal the denial of your Level I Appeal, please complete the Level II Appeal Initiation Form and mail it to:

Sandia Health Plans Team
Attention: Your Spending Arrangement Appeals
P.O. Box 5800 MS 1022
Albuquerque, NM 87123-1022
Phone: 505-844-4237, option 2

In preparing your Level II Appeal, you have the right to receive, upon request and without charge, reasonable access to or copies of any relevant documents, records, or other information relied upon by the YSA Benefits Determination Review Team in making this determination. If you have any additional information or documentation to support your Level I Appeal, you must submit it with your Level II Appeal.

The Sandia Health Plans Team will review the facts, the reasons for the claim decision, and the information you have provided. The Sandia Health Plans Team will respond in writing within 60 days following the receipt of your Level II Appeal.

If the Sandia Health Plans Team denies your Level II Appeal, you have the right to initiate a civil action in federal court under section 502(a) of the Employee Retirement Income Security Act of 1974 (ERISA). This option is available to you only after you have exhausted all of the administrative remedies available to you through the Plan's appeals process.

Refer to the [NTESS Health Benefits Plan for Retirees Summary Plan Description](#) for more information on appeals, including timeframes.

Section 9. Glossary

Term	Definition
Certificate of Creditable Coverage	A document that shows your prior periods of coverage in a health plan that's provided by your group health plan, HMO, or health insurance company.
Exchange	A marketplace that offers purchasers of health insurance a variety of plans from different insurance providers.
Medicare	A Federal program that pays for certain healthcare expenses for people aged 65 and older, have End-Stage Renal Disease, or are under 65 and have been receiving Social Security disability benefits for 24 months.
Medicare Advantage Plans	Health plans that are approved by Medicare and provided by private insurance companies.
Medigap	Health plans provided by private insurance companies designed to cover the areas of non-coverage under Medicare.
Part D Prescription Drug Plan	A stand-alone prescription drug plan offered by insurers and other private companies to people eligible for Medicare.