








HPHC Insurance
Company



Medicare Enhance

Easy-to-use benefits, excellent service and worldwide coverage for emergency care.

Your employer offers **Medicare Enhance** to retirees like you. This plan pays your Medicare-approved deductible and coinsurance amounts (less any applicable cost-sharing amounts). In addition, Medicare Enhance also covers certain benefits beyond what Medicare covers, such as emergencies anywhere in the world and routine annual eye and hearing exams.

-  **You're eligible if you're enrolled in Medicare Parts A and B and live in the U.S.**
-  **No referrals or authorizations are required**
-  **Enjoy Discounts & Savings on health-related products and services**
-  **You can visit any doctor or care provider in the U.S. that accepts Medicare**
-  **Worldwide emergency care**

Medicare Enhance:

- > Improves upon your Medicare benefits**
Medicare pays primary for most services. So when you receive care, providers will typically bill Medicare directly. Then Medicare Enhance will cover any unmet Medicare deductible and coinsurance amounts, less any applicable member cost-sharing.
- > Gives you exclusive discounts & savings**
As an HPHC member, you also get our exclusive Discounts & Savings program. Though not insurance, it can help save you money on health-related products and services such as eyewear, hearing aids, dental care and more. You can also receive a Fitness Reimbursement Benefit per calendar year.
- > Has you covered for emergencies worldwide**
You'll have peace of mind knowing that Medicare Enhance has you covered for emergency care — anywhere in the world. Emergency room visits are subject to a copayment, which is waived if you're admitted to the hospital.
- > Is easy to use**
After you enroll, you'll receive your HPHC Medicare Enhance member identification (ID) card. Simply show both your HPHC and Medicare ID cards whenever you visit the doctor or hospital.

Questions? Current members call 888-333-4742
Not yet a member? Call 866-874-0817 (TTY: 711)