

Medicare: Know More. Stress Less.

There are two different ways to obtain your coverage. You can keep your Original Medicare (Parts A and B), and join a prescription drug plan (Part D) and/ or purchase a Medigap policy, OR you can purchase a Medicare Advantage plan (Part C).

We have highlighted a few key differences between these options below.

FOUR PARTS OF MEDICARE EXPLAINED

Original Medicare		Private Insurers/ Health Plans	
Part A	Part B	Part C	Part D
<p>Provides coverage for hospitalization and inpatient care:</p> <ul style="list-style-type: none">•Inpatient hospital stays•Skilled nursing care•Hospice•Home care	<p>Provides coverage for medically necessary services:</p> <ul style="list-style-type: none">•Office visits•Outpatient surgery•Lab tests and radiology•Durable medical equipment•Preventive exams	<p>Combines Parts A, B, and D.</p> <p>May offer additional benefits above and beyond those offered by Original Medicare.</p>	<p>Helps with the cost of prescription drugs.</p> <p>Purchase stand-alone or included with your Medicare Advantage Plan.</p>

Medigap: Medicare Supplement Insurance

Medigap functions as supplemental coverage to Original Medicare, providing additional coverage for deductibles, copayments and co-insurance, and is offered by private insurance companies. You must have Medicare Part A and Part B to enroll.

If I get Original Medicare, why do I need additional coverage?

Original Medicare does not cover:

- ✗ Deductibles, coinsurance, and copays for covered services
- ✗ Most dental care
- ✗ Most prescription medicines
- ✗ Routine eye care
- ✗ Routine hearing exams
- ✗ Fitness programs
- ✗ Services outside of the U.S.
- ✗ Acupuncture

*Certain private health plans may cover some or all of these services.

When can I enroll?

Many people enroll in the 7-month window around their 65th birthday. Contact us to learn more about eligibility, how to enroll, and selecting the best plan for your health needs and financial situation.

