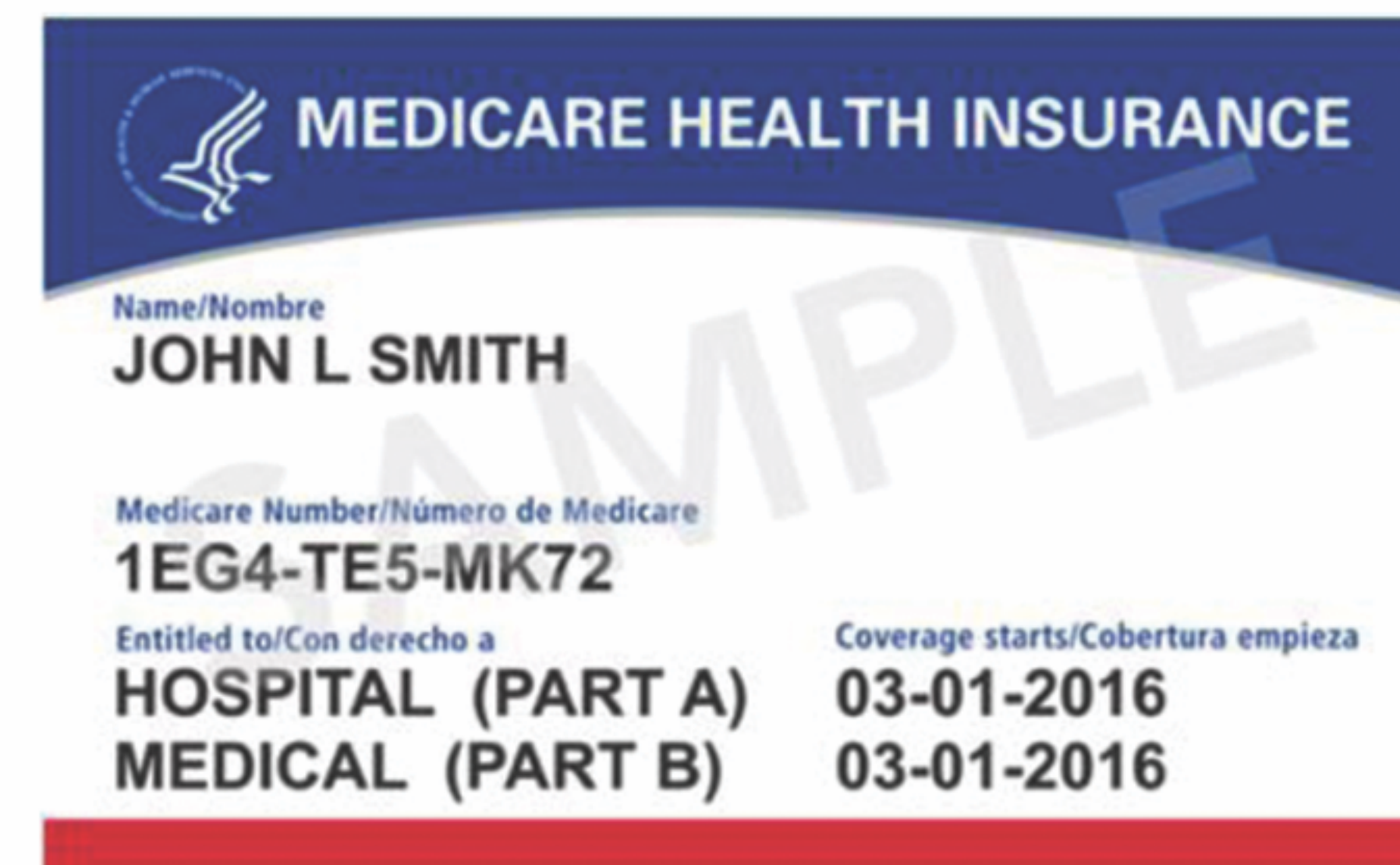


Understanding Your Medicare Choices

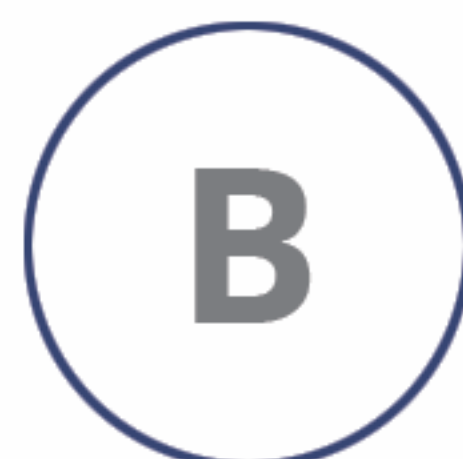
Choose the Plan that is Right for You

STEP ONE Original Medicare

Enroll in Original Medicare



Part A - Hospitalization and Skilled Nursing Care
(no monthly premium if you have met requirements)



Part B - Doctor and Outpatient Care

Medicare Part B
monthly premium



STEP TWO Prescription Drug Coverage (PDP)

Avoid Late Enrollment Penalties

Select your best option for Medicare coverage with a PDP

Here are some of the ways to get PDP coverage

- Enroll in a stand-alone Part D prescription drug plan
- Enroll in a Medicare Advantage Plan (Part C) that includes prescription drug coverage
- Utilize your VA (Veterans Affairs) benefits to comply with Medicare PDP enrollment deadlines



MEDICARE ADVANTAGE

Medicare Advantage



Part C Medicare Advantage

Many plans cover Part D
Combines Parts A & Part B coverage with additional Benefits
Dual Enrollment Plan (D-SNP), Chronic Needs Plan (C-SNP)



ADDITIONAL COVERAGE FOR MEDICARE ADVANTAGE



Cover Hospitalization copays



Cover Ambulatory costs



Cancer and Critical Illness Benefits



Dental, Vision and Hearing plan benefits in addition to Medicare Advantage coverage

MEDICARE SUPPLEMENT aka Medigap

Medigap Coverage
monthly premium



Medicare Supplement

Can cover Original Medicare deductibles and copays
plans are standardized and offered by private companies (premiums vary)
Medicare Supplement does not cover prescriptions

Prescription Drug Coverage
monthly premium



Part D Covers Prescription Drugs

PDPs must comply with Medicare coverage limits
PDPs rely on unique formularies, deductibles and monthly premiums

