

Meet the A, B, C & D of Medicare

Good health care means different things to different people, and that's why you'll find a variety of Medicare options. We want to help you understand every aspect so you can make a confident, well-informed choice now — and anytime you change plans.

Here's the scoop. The four basic plan types are:

- Original Medicare (Parts A and B)
- Medicare Advantage (Part C)
- Medicare Supplement Insurance
- Prescription Drug Plans (Part D)



Original Medicare is the base level plan. It covers some aspects of your doctor visits and hospital stays, but it wasn't meant to cover everything. That's why you might choose to get additional coverage, available from a private insurance company approved by Medicare.

Explore other options with extra benefits

Option 1: Medicare Advantage plans (also known as Part C) combine Parts A and B with added benefits that can include prescription drug coverage for all-in-one convenience.

Option 2: Medicare Supplement insurance plans cover some of the expenses not covered by Parts A and B to give you more comprehensive coverage.

Option 3: Prescription drug coverage (also known as Part D) helps pay for the medications prescribed by your doctor.

Original Medicare's basic hospital and medical coverage

Original Medicare, which is administered by the federal government, is made up of Parts A and B. It covers certain medical services and supplies in hospitals, doctors' offices, and other health care settings.


Medicare Part A (Hospital Insurance) helps cover:	Medicare Part B (Medical Insurance) helps cover:
★ Skilled nursing care	★ Doctor visits & preventive care
★ Inpatient hospital stays	★ Outpatient services
★ Hospice care	★ Medical supplies
★ Some in-home care	★ Tests and x-rays

You should expect to pay premiums (at least for Part B), deductibles and coinsurance for covered services. And for services and supplies not covered by Parts A or B, you will pay the full amount out of your own pocket.

Remember, high medical costs from an unexpected illness or injury can impact your retirement savings. So it's smart to add private Medicare insurance coverage to help protect your financial and physical health.









Maximize value with an all-inclusive Medicare Advantage plan

-  Medicare Advantage (Part C) includes Part A hospital coverage and Part B medical coverage in a **convenient, all-in-one plan**.
-  Most Medicare Advantage plans also include **prescription drug coverage** (Part D).
-  Many plans also give you **additional valuable benefits**, like extra days in the hospital.
-  Some plans even offer **dental, vision and hearing coverage**, and/or access to wellness and fitness programs.
-  Unlike Original Medicare, Medicare Advantage plans have **an annual limit on out-of-pocket costs** for medical services.
-  You can choose from a **wide range** of Medicare Advantage plans to fit your needs and budget, with premiums and copays that are often less than Medicare Supplement insurance plans.








Eligible for Medicare & Medicaid?

You could get specifically designed coverage with a Medicare Advantage Special Needs Plan, known as a D-SNP. D-SNPs all include prescription drug coverage, and some offer extra benefits to help manage your health conditions such as transportation assistance.

Maximize flexibility with a reliable Medicare Supplement insurance plan

-  With a Medicare Supplement insurance plan, also nicknamed **Medigap**, you'll still have Original Medicare for Parts A and B coverage.
-  Your supplement **will cover many of the out-of-pocket expenses** that Original Medicare doesn't cover. This is sometimes called "filling the gap."
-  You get the peace of mind that comes from more **predictable monthly costs** and fewer surprises when you need care.
-  You'll have the **flexibility to choose any doctor or hospital** that accepts Medicare patients.
-  **Your coverage travels with you** nationwide, and it's guaranteed for life.
-  Even though plans are administered by private companies, their benefits are standardized by the government in most states with **several plan types to fit different needs and budgets**.

Maximize savings with affordable prescription drug coverage

-  You can add a prescription drug plan (PDP) from a private insurance company to cover blood pressure medication, cholesterol drugs, and many others to manage your health.
-  Most Medicare Advantage plans include prescription coverage.
-  PDPs cover generic and brand-name drugs, typically with a lower copay for generics.
-  PDPs must cover common types of drugs, but not specific drugs within each type. Check to see if your prescriptions are in the drug list of PDPs you consider.
-  If you don't sign up for Part D coverage when you first become eligible, you will have to pay a penalty when you do eventually enroll.
-  You can purchase a PDP by itself or with a Medicare Supplement insurance plan.
-  Enrolling into a PDP plan will cause you to be disenrolled from a Medicare Advantage plan. You cannot have a Medicare Advantage plan and a PDP plan at the same time.



Notes



If you live in another state for part of the year, consider a Medicare Supplement insurance plan for nationwide coverage.