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 (Plan C).

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

FOUR PARTS OF MEDICARE EXPLAINED

Original Medicare

Part A

Provides coverage for hospitalization and inpatient care:

- Inpatient hospital stays
- Skilled nursing care
- Hospice
- Home care

Part B

Provides coverage for medically necessary services:

- Office visits
- Outpatient surgery
- Lab tests and radiology
- Durable medical equipment
- Preventive exams

Private Insurers/ Health Plans

Part C

Combines Parts A, B, and D.

May offer additional benefits above and beyond those offered by Original Medicare.

Part D

Helps with the cost of prescription drugs.

Purchase stand-alone or included with your Medicare Advantage Plan.

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?

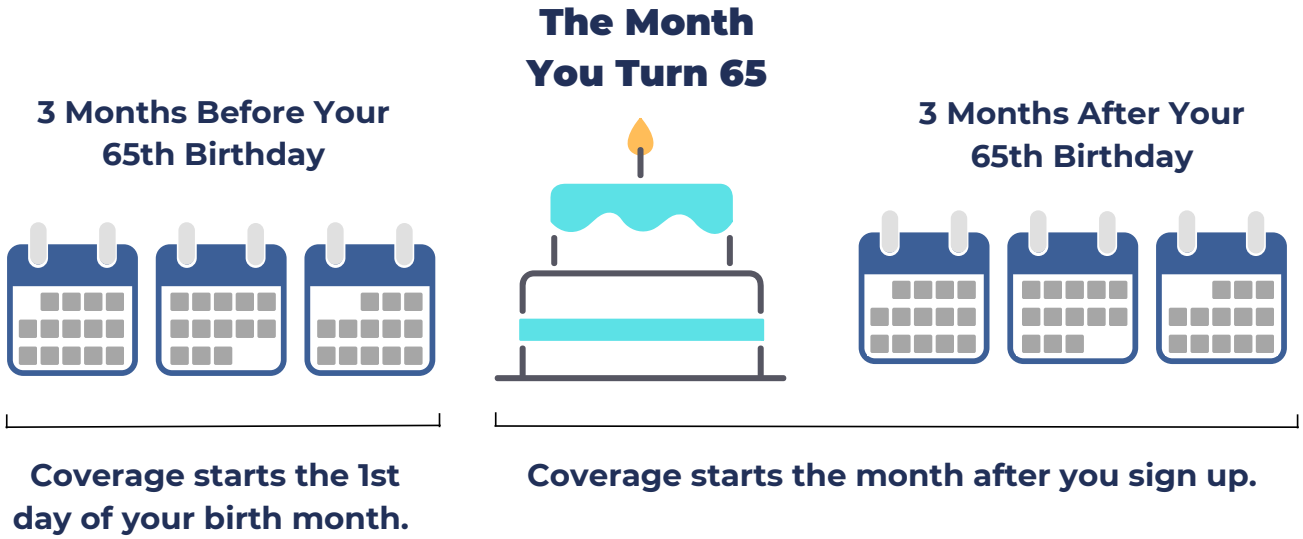
Original Medicare does not cover:

- ✘ 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.



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NAVIGATE MEDICARE TOGETHER

I do not offer every plan available in your area. Currently, I represent 7 organizations which offer 16 products in your area. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program to get information on all your options. I am currently licensed in New York, Maryland, Virginia, North Carolina, and South Carolina.