



**Secure Insurance
& Financial Services**
Securing Your Future

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Medicare Part A- Hospitalization- You pay \$0.

You will have a deductible of \$1632.00 if you spend more than 23 hours in a hospital. This is not an annual deductible. This deductible is per occurrence. There is no limit on how many times you can pay the deductible in a calendar year. Medicare pays 80% of Physician's bill. You pay 20%.

Medicare Part B- Physician's Medical Expense- You pay \$174.70. This is directly taken out of your Social Security check.

Annual Deductible of \$240.00. Medicare pays 80% of Physician's bill, outpatient surgery, supplies, diagnostic test, and durable medical equipment. You pay the remaining 20%.

Secure Insurance Advisors cannot sign clients up for Medicare A&B. You must do that at the Social Security office or Medicare Website.

Medicare Supplement- Secure Insurance recommends plan G. This plan will cover everything except the annual Part B Medicare deductible \$240.00. Once the claim has been approved through Medicare, your Supplement will pay the 20% coinsurance. This billing is done electronically which means paperless claims for the policy holder. Medicare Supplements are purchased directly through your Insurance Agent.

Medicare Part D- Secure Insurance will pull your medications and find you the most suitable plan. Prescription Drug Plans are purchased directly through your Insurance Agent.

Medicare Part D 2024 Standard Plan

\$545 Annual deductible. Some plans do cover this deductible.

\$546-\$5030.00—you pay co-pay, unless you choose a plan with a deductible.









\$5031-\$8000-You pay 25%, unless you choose a plan that covers generics through the gap.

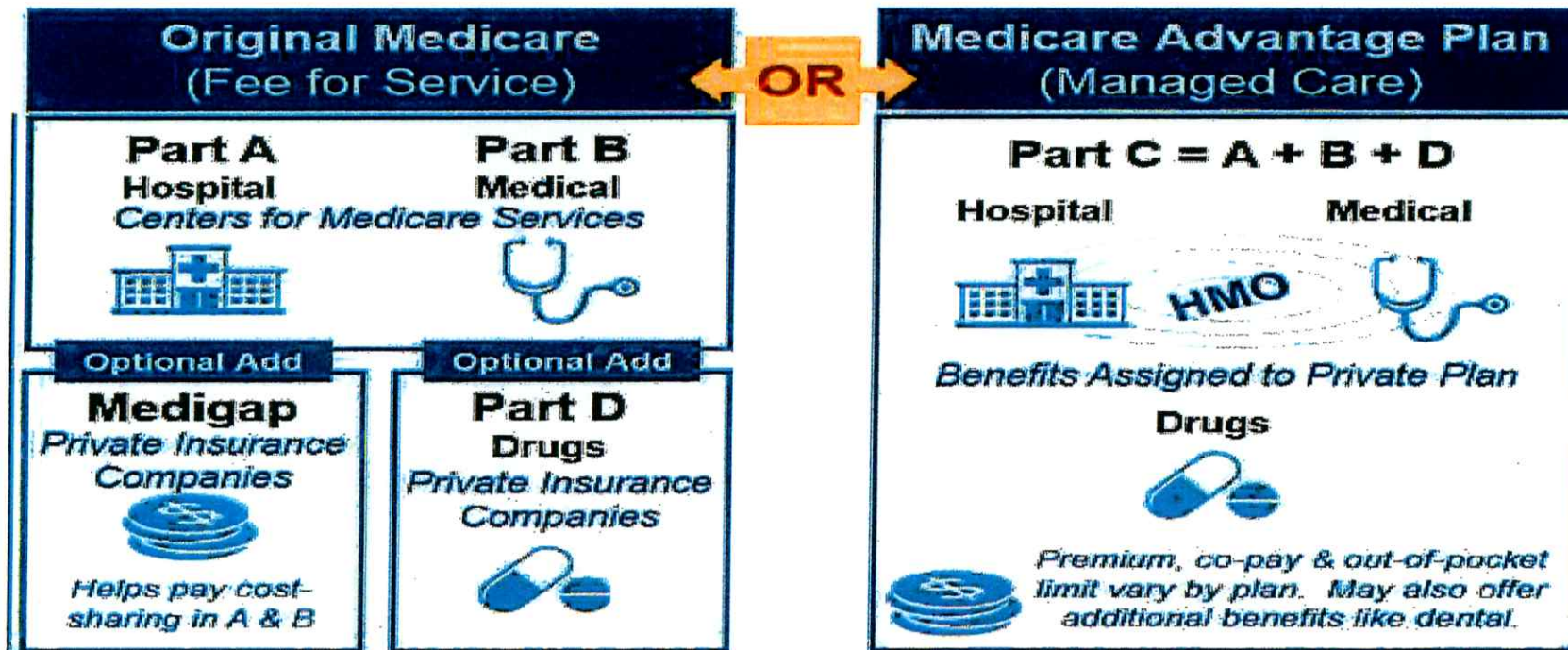
\$8001+ -You pay \$0.



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	 Medicare supplement insurance plans	 Medicare Advantage plans
 Doctors and hospitals	You can select your doctors and hospitals as long as they accept Medicare patients.	You may be required to use doctors and hospitals in the plan network.
 Referrals	You can see specialists without referrals.	You may need referrals and may be required to use network specialists.
 Network	No network restrictions. Coverage goes with you across the United States.	You may have network restrictions. Emergency care is covered for travel within the United States and sometimes abroad.
 Enrolling	You can apply to buy a Medicare supplement insurance plan any time after you turn 65 and join Medicare Part B.	Generally, there are specific periods during the year when you can enroll or switch to another Medicare Advantage plan.
 Costs	You pay a monthly plan premium in addition to your Part B premium. When you use services, your out-of-pocket costs are limited.	Generally, you pay a low or \$0 monthly plan premium in addition to your Part B premium. When you use services, you pay co-pays, co-insurance and deductibles.
 Prescription drug coverage	Prescription drug coverage is not included. Consider also purchasing a Medicare Part D plan.	Prescription drug coverage is included with most plans.




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