

**Original Medicare is Part A & Part B**

Hospital Part A: \$0 Premium

Medical Part B: \$185.00

**Two Options for Medicare:**

Medicare Advantage (Part C)	
Pros	Cons
<b>Premium:</b> \$0 <b>Deductible:</b> \$0 Low Copays for most services <b>Includes:</b> Part D Prescription Drug Coverage <b>Includes Extra Benefits:</b> Dental, Vision, Gym Membership	Must stay in the plan's network <b>High Maximum Out of Pocket:</b> \$4,000k - \$8,000k Prior Authorizations required for some services
<b>Total Premiums</b> Part A: \$0 Part B: \$185 Supplement does not apply \$0 Part D does not apply \$0	
<b>Total: \$185</b>	

Supplement / Medigap / Specific for Plan G	
Pros	Cons
<b>No Network:</b> Access to any doctor who accepts Medicare in the USA  <b>Deductible &amp; Max Out of Pocket:</b> \$257	<b>Premium:</b> \$130 - \$150/month  <b>Part D Plan must be purchased separately:</b> \$40/month  No extra benefits
<b>Total Premiums</b> Part A: \$0 Part B: \$185 Supplement: \$145 Part D: \$40	
<b>Total: \$370</b>	

*\*These are all estimates that can be different based on each person.*

*\*Some people pay more for Part B and Part D if they are considered high income earners*

*\*\*High earners defined as Single earning \$106k or more or Couple Filing Jointly earning \$212k or more.*

*\*This is meant as a tool to decide between Advantage & Supplement.*

*\*Please refer to company provided materials for plan specifics.*

*\*Please refer to the Medicare and You Booklet provided by Medicare for a complete explanation of your options.*

