

By calling the number above, you will be directed to a licensed insurance agent.

# **Medicare 101**

## **Coverage Options Flowchart**

There are two common ways to get your Medicare coverage: Original Medicare or Medicare Advantage. This chart shows the typical steps for each.



STEP 1

Decide how you want to get your coverage.

#### **ORIGINAL MEDICARE**

Part A (hospital)

AND/OR

Part B (medical)

### **MEDICARE ADVANTAGE (PART C)**

Part A (hospital)

AND

Part B (medical)

STEF 2

Do you need to add drug coverage?

to dad drug coverage.

Part D

(Medicare Prescription Drug Coverage)
You can have Part A and/or Part B to
get this coverage.

STEP 2

Do you need to add drug coverage?

Part D

(Medicare Prescription Drug Coverage)
Most Medicare Advantage Plans cover
prescription drugs.

STEP 3

Do you need to add supplemental coverage?

Medicare Supplement Insurance (Medigap) Policy

You must have Part A and Part B to buy a Medigap policy. Medigap does not cover prescription drugs.

DONE!

DONE!

**Note:** You cannot add a Part D plan to a Medicare Advantage plan that offers drug coverage, and you cannot add a Medigap policy to any Medicare Advantage plan.

**Note:** Additional coverages may be available, including dental, vision and hearing, cancer, long-term card and final expense. Ask your trusted insurance agent for your options.

#### **Medicare Supplement (Medigap)**

Because Original Medicare covers 80% of your covered costs, a Medigap policy can help you manage your health expenses. Medigap policies:

- Can cover deductibles, co-pays and coinsurance
- Let you see any doctor in the U.S. who accepts Medicare
- Are standardized and offer guaranteed renewal
- Have premiums that vary by policy and insurance company

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