

Choosing a Medicare Plan

What Are My Options For Coverage?

We understand that not everyone approaches their health insurance coverage from the same place. Maybe cost is your biggest concern. Or, health issues may have you more focused on benefits. That's why it's good to have choices.

Original Medicare

Your Medicare  +  Benefits



Things to Know

- Under Original Medicare, the government pays directly for the health care services you receive
- You can see any doctor or hospital that accepts Medicare
- Prescription drug coverage is usually limited to medications administered in a doctor's office or outpatient setting
- You can enroll when you first become eligible for Medicare



Cost

- Most people don't pay a monthly premium for Part A
- You must pay a Part B premium
- Part A and Part B generally pay for 80% of your covered costs



Might Be Right for You If:

You have a limited budget and low healthcare needs

Medicare Advantage Plans (Part C)

Covers your Medicare **Part A and Part B services** and may include additional benefits like **dental, vision** and **prescription drug coverage**.



Things to Know

- You receive your benefits from a private insurance carrier
- Many plans include prescription drug benefits
- Your plan may have provider network restrictions
- You can only enroll during certain times of the year



Cost

- You must continue to pay your Part B premium
- You may have to pay an additional monthly premium
- You may have to pay a copayment or coinsurance for certain covered services



Might Be Right for You If:

- You want additional benefits not covered under Original Medicare
- You want all of your benefits included in one plan
- You want an annual limit on the total costs you're required to pay

Medicare Prescription Drug Plans (Part D)

Covers the **cost** of certain **generic** and **brand name** prescription medications.



Things to Know

- You receive your benefits from a private insurance carrier
- You can enroll during certain times of the year



Cost

- You pay an additional monthly premium
- Some states may offer premium assistance if you qualify
- You may have to pay a copayment or coinsurance for certain covered medications



Might Be Right for You If:

You have Original Medicare and/or a Medicare Supplement plan and you want additional coverage for prescription drugs

Medicare Supplement Plans (Medigap)

Supplemental health insurance plans **offered by private insurance** companies that **lower your out-of-pocket costs** by paying a portion of covered services that Original Medicare leaves **you to pay**.



Things to Know

- You receive your benefits from a private insurance carrier
- You can see any doctor or hospital that accepts Medicare
- Plans are standardized — the benefits from plan to plan are the same from every insurance carrier
- Plans do not include prescription drug benefits



Cost

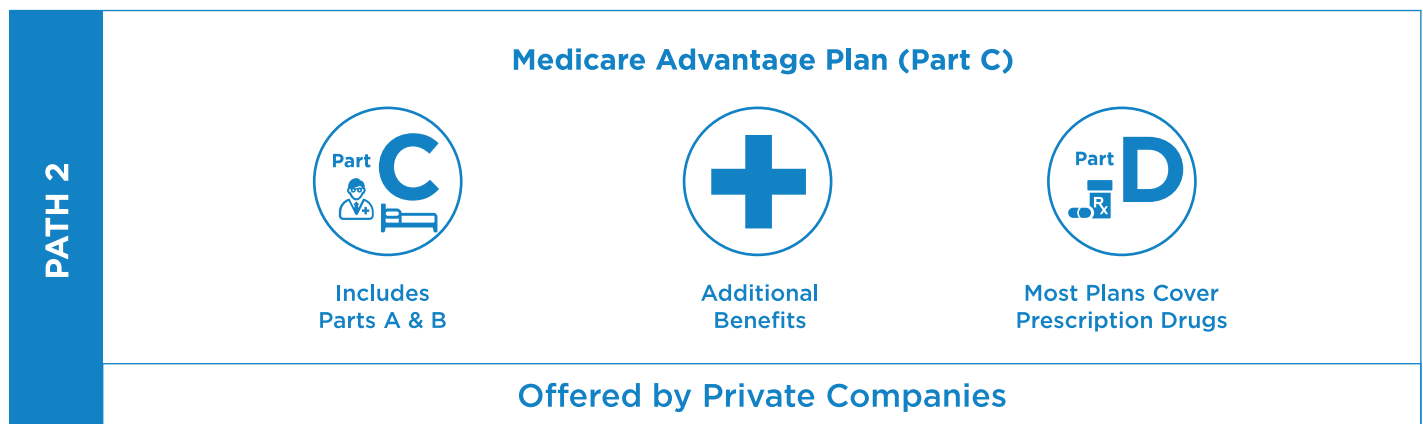
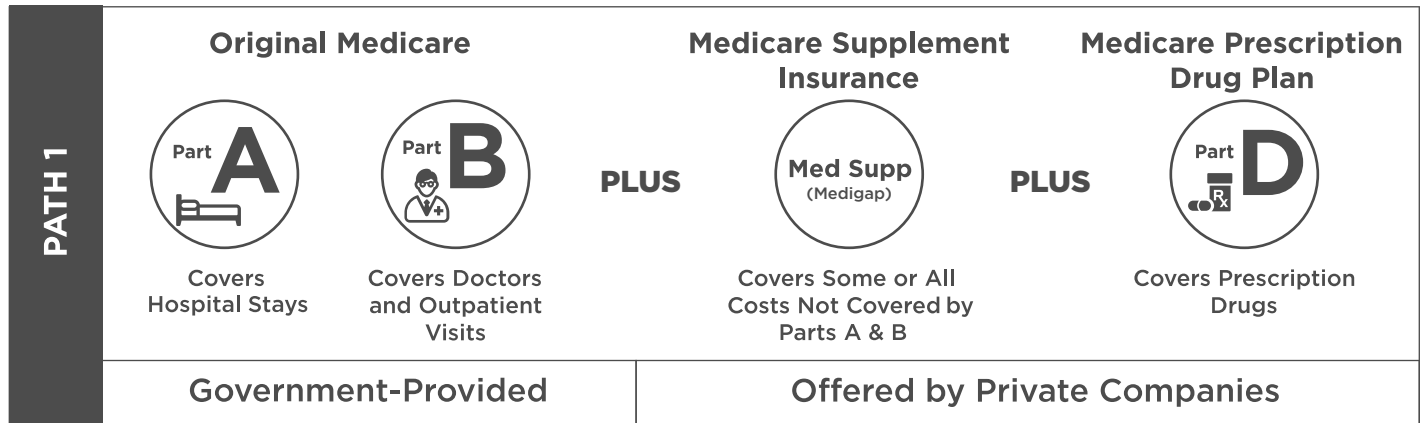
- You pay an additional monthly premium
- Premium costs vary between insurance companies
- Out-of-pocket costs can vary between plans



Might Be Right for You If:

You have a flexible budget, want more freedom in choosing the healthcare providers you see and want coverage when you travel

Pick the Path to Coverage That's Right for You



LET'S TALK

When it comes to finding your way around Medicare, sometimes it's good to have help from a team of consultants. Let us help you find the right match for a Medicare Plan.

Lynne Clausen

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