**Medicare and Medicare Supplement Plans (2022)**

**Medicare Part A**

**Typically NO Premium/Cost**

Covers Hospital Room and Bed ONLY

**$1,556Deductible** per Admission (except if re-admitted within 60 days between hospital stays)

**Medicare Part B**

**Premium/Cost $170.10 month**

If Gross Annual Income is over $85,000 ($170,000 Joint Filing) you may have to pay a higher premium

**Covers everything else @ 80% of all Medical Services** (Not Including Elective Type Services)

**Dr./Specialist Visit, Blood Tests, x-rays, Emergency Room, Surgeries, etc.**

**$233 Annual Deductible**

**Medicare Part C (Combines Medicare PART A, Part B, and Part D RX Prescription Plan)**

**Typically known as Medicare Advantage Plans**

Usually an HMO base plan

Requires Referrals

**Includes Prescription RX Coverage**

You will be Responsible for Co-Pays and Sometimes Deductibles

NO Out of Network Coverage

**Medi-GAP or Medicare Supplement Plans**

Covers ALL Medicare Part A and Medicare Part B Deductibles **(Does NOT include RX Prescriptions)**

**NO Network & NO Referrals**

**Insurance Carriers: Aetna, CIGNA, Transamerica and Mutual of Omaha**

**Approximate Costs: Medicare Part B ($170.10) Supplement ($111.00 to $155.00) Depends on your County**

**Medicare Part D RX Prescription Plan Only**

**(You will need to purchase this Plan in addition to the Medi-Gap Policy)**

**Approximate Costs: Medicare Part B ($170.10) Supplement ($111.00 to $155.00) Depends on your County**

**Part D (Rx Prescription Plan) 2022 Annual Deductible $480**

**Rx Plans can cost anywhere between $12.90 to $111.00 depending on your list of Medications**