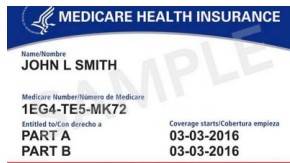




Traditional Medicare



Part A: Inpatient Hospital, Skilled Nursing:

Cost: **No Premium** if worked 10 years

Part B: Outpatient Medical Services

Cost: **\$185.00** Most - *Based on IRMAA

Medical Provider Access with Traditional Medicare:

- See any medical provider that accepts Traditional Medicare in entire United States (97-98%)
- No referral to see a Specialist
- No prior authorization for medical services

Coverage Gaps in Traditional Medicare:

Part A: Hospital

- Part A Deductible: \$1,676/60 Days-2025- fully covered for the rest of that benefit period in hospital
- Same hospital stay: Days 61-90 \$419/Day – Days 91 beyond \$838/Day

Part B

- Part B Deductible: \$257 Annual – 80%-20% coinsurance – you pay 20% Uncapped
- Part B Excess Charge: Up to 15%

Part D

- Not Included with Traditional Medicare A & B



Add

OR

Replace

Supplement Plan: (Medigap)

- Premium: Zip Code, DOB, Gender
\$160-\$230 Plan G Range – KC Metro
(Additional to Part B Premium)
- No Network
- Supplement Plans are standardized - same coverage with every carrier
- Plan G** - \$257 Max out of Pocket – Part B Deductible is all you are responsible for under A & B Medicare approved services. 100% coverage after hit Part B deductible
- Part D Drug Plan: \$0 - \$115
- Dental Vision Plan: \$30-\$60
- Does not include extra perks such as dental, vision, hearing, flex card, etc.
- Traditional Medicare remains primary payer

Advantage Plan: (Part C/Medicare Replacement)

- Premium: Commonly no additional premium
\$0.00
- Networks: PPO, HMO, PFFS, POS
- All Carriers & Plans are different:
Copays, Networks, Max out of Pocket, Benefits, etc.
- Plans all have a Max out of Pocket(\$3,000 - \$7,000)
In vs. Out of Network
- Part D Included
- Dental Vision Included
- Some plans have extra benefits such as gym memberships, flex cards, Part B givebacks, etc.
- Advantage Plan takes over as primary payer