

## Traditional Medicare



**Part A:** Inpatient Hospital, Skilled Nursing:

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

**Part B:** Outpatient Medical Services

Cost: **\$185.00** Most People – Based off Income

### Medical Provider Access with Traditional Medicare:

- Go to 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/Quarter-2025- fully covered for the rest of that quarter 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 after \$257 – you pay **20% UNCAPPED**
- Part B Excess Charge: Up to 15%

#### Part D

- Not Included with Traditional Medicare – Add stand alone Part D Plan with Supplement or Medicare Advantage Plan with Drug Coverage Included



Add

OR

Replace

### Supplement Plan: AKA Medigap

- Premium: Zip Code, DOB, Gender  
**\$160-\$230** Plan G Range – KC Metro  
(Additional to Part B Premium)
- 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 on medical. 100% coverage after met
- Part D Drug Plan Premium: \$0 - \$115
- Dental Vision Plan: \$30-\$60
- Does not include extra perks such as dental, vision, hearing, flex card, etc.
- Traditional Medicare Stays Primary

### Advantage Plan: AKA Part C/Medicare Replacement

- Premium: Commonly no additional premium  
**\$0.00**
- All Carriers & Plans are different:  
Copays, \*Networks, Max out of Pocket, Benefits, etc.
- Plans all have a Max out of Pocket( \$3,000 - \$8,000)  
In vs. Out of Network
- Part D Included
- Dental Vision Included
- Some plans have extra benefits: Gym memberships, flex cards, etc.
- Important: Drugs covered, doctors In-Network, low Max out of Pocket, plan works for you