THE GAP IN MEDICARE INSURANCE

Original Medicare was never meant to cover everything.
That's where the GAP happens.

WHAT MEDICARE COVERS

PART A
HOSPITAL INSURANCE

Covers inpatient hospital stays, skilled nursing, hospice & more.

You pay: Deductibles, copays & coinsurance

PART B
MEDICAL INSURANCE

Covers doctor visits, outpatient care, preventive services, labs & more.

You pay: Deductibles, copays & coinsurance

THE GAP
(Out-of-Pocket Exposure)

MEDICARE DOES NOT COVER:

- ✕ Deductibles
- ✕ Copayments
- ✕ Coinsurance
- ✕ Prescription Drugs (Part D)
- ✕ Dental
- ✕ Vision
- ✕ Hearing
- ✕ Routine Foot Care
- ✕ Skilled Nursing (limited)
- ✕ Short-term Care
- ✕ Hospital Stays (beyond benefit period)
- ✕ Hospital Indemnity (daily expenses)

WITHOUT ADDITIONAL COVERAGE, YOU PAY 100% OF THESE COSTS.

POTENTIAL HIGH COSTS

PRESCRIPTION DRUGS
Medicare Part D helps, but you still pay deductibles, copays & coinsurance.

DENTAL, VISION & HEARING
Original Medicare does not cover routine dental, vision exams, eyewear, or hearing aids.

SHORT-TERM CARE
Medicare does not cover most short-term care services in nursing facilities or at home.

HOSPITAL INDEMNITY PLAN
Helps pay for hospital stays by providing cash for daily costs Medicare doesn't cover.

BRIDGE THE GAP. PROTECT YOUR HEALTH AND YOUR WALLET.

SOLUTIONS TO HELP BRIDGE THE GAP

MEDICARE SUPPLEMENT (MEDIGAP)
Helps pay Medicare deductibles, copays & coinsurance.

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PART D PRESCRIPTION DRUG PLAN
Helps cover the cost of prescription medications.

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DENTAL, VISION & HEARING PLANS
Helps cover routine care, eyewear, hearing aids & more.

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SHORT-TERM CARE INSURANCE
Helps cover short-term care services at home or in a facility.

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HOSPITAL INDEMNITY PLAN
Pays a cash benefit for hospital stays to help with out-of-pocket expenses.

*Medicare is a great foundation. The right coverage builds on it and protects what matters most... **YOU.***