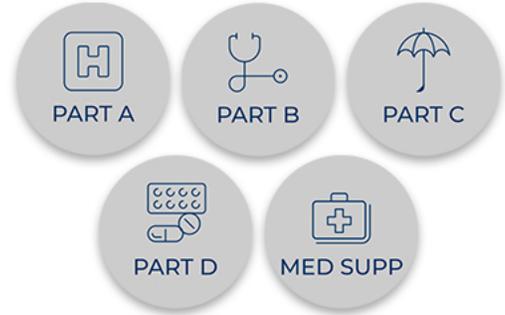


At first glance, Medicare can seem quite confusing. Having a solid foundation of knowledge on the most basic parts of the Federal Healthcare program can assist in making an educated decision when it comes to managing your benefits.

Building Blocks of Medicare

Medicare health coverage has five parts that you need to know about. **Part A** - inpatient hospital and facility benefits; **Part B** - physician and outpatient benefits; **Part C/Medicare Advantage** - a combination of Part A, Part B, and sometime Part D; **Part D** - prescription drug coverage; and **Medicare Supplements**, to fill in the gaps of Parts A and B.



Medicare Eligibility

To be eligible for Part A and Part B, also referred to as "Original Medicare", you must be a U.S citizen or legal resident for at least 5 consecutive years **AND** one of the following: age 65 or older, under 65 with a qualifying disability, or any person diagnosed with end-stage renal disease or ALS (Lou Gehrig's Disease).

Gaps in Medicare

While Medicare Part A and Part B provide great financial protection, there are still gaps in the coverage you need to be aware of. Both Part A and Part B have premiums, deductibles, and cost sharing for services with no out-of-pocket limit, and can have limits on services or items that would not be covered.

Healthcare Coverage Options

To cover the gaps in Medicare Part A and Part B, there are a few options you can consider.

STEP 1	STEP 2	
Enroll in Original Medicare.	Decide if you need additional coverage. You have two ways to get it.	
	OPTION 1	OPTION 2
	OR	
	Add one or both of the following to Original Medicare	Choose a Medicare Advantage plan
<p>Original Medicare Provided by the government</p> <div style="display: flex; flex-direction: column; gap: 10px;"> <div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p>Part A covers hospital stays</p> </div> </div> <div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p>Part B covers doctor and outpatient visits</p> </div> </div> </div>	<p>Medicare Supplement Offered by private companies</p> <div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p>Covers some of the costs not paid by Original Medicare Parts A and B</p> </div> </div>	<p>Medicare Advantage Offered by private companies</p> <div style="display: flex; flex-direction: column; gap: 10px;"> <div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p>Part C combines Part A (hospital) and Part B(doctor)</p> </div> </div> <div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p>Provides additional benefits</p> </div> </div> <div style="display: flex; align-items: center;">  <div style="margin-left: 10px;"> <p>Part D covers prescription drugs</p> </div> </div> </div>

Thank You For Attending

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