

MEDICARE ADVANTAGE TIERS

It can be difficult to make decisions about Medicare without enough information. Based on our experience working with clients, we have organized common health insurance options into three tiers to make it easier to decide how much coverage you want. Many people don't realize that, even on Medicare, you will be left with out-of-pocket expenses. All of these options help reduce the costs of services and treatments not covered by Medicare.

GOLD	SILVER	BRONZE
<ul style="list-style-type: none">• Medicare Supplement Insurance Plan• Prescription Drug Plan• Cancer Coverage• Dental, Vision, Hearing• Short Term Care or Critical care <p>\$ _____</p>	<ul style="list-style-type: none">• Medicare Supplement Insurance Plan• Prescription Drug Plan• Cancer Coverage• Dental, Vision, Hearing <p>\$ _____</p>	<ul style="list-style-type: none">• Medicare Supplement Insurance Plan• Prescription Drug Plan• Cancer Coverage <p>\$ _____</p>

- Medicare Supplements are sometimes referred to as "Medigap plans" and are designed to pay the 20% gap remaining after Medicare pays 80%.
- Medicare prescription drug plans (Part D) cover some of your prescription drug costs. You are responsible for copays and any cost and any drugs not covered by Medicare.
- Cancer treatments are expensive and may not all be covered by Medicare. Your doctor may recommend you get treatments more often than Medicare covers, or recommend a service that Medicare does not cover. Cancer insurance can help pay for the treatment you need if you are diagnosed with cancer.
- Dental, vision, and hearing insurance coverage helps reduce the costs of your routine exam. X-rays and preventative procedures.
- Short Term Care or Critical care plans pay benefits directly to you for up to 360 days. Benefits typically kick in if you suffer a cognitive disability or can't perform 2 of the 6 activities of daily living (ADLs). Optional riders may be available.

