

FOUR OPTIONS:

MEDICARE HEALTH PLANS ENROLLMENT

1. Original Medicare + Drug Plan (Part D)

Coverage Includes:

- **Part A (Hospital Insurance)**
- **Part B (Medical Insurance)**
- **Part D (Prescription Drug Plan)**

Features:

- You can go to any doctor or hospital that accepts Medicare, Medicare will pay 80% of the bill.
- **No coverage for dental, vision, hearing, or long-term care.**
- You pay deductibles and 20% coinsurance under Part B.
- **Part D** is required; plans vary by state and drug formulary.

Costs:

- Part B premium (standard is \$185.00/month in 2025).
- Part D premium (varies av. \$46.60)
- Deductibles, coinsurance, and no out-of-pocket maximum.
- Hospital Stay with only Medicare card:
 - **Days 1–60 \$1,632 deductible** (covers the full 60 days)
 - Days 61–90 \$408 per day**
 - Days 91–150 (*Lifetime Reserve Days*) \$816 per day**
 - Beyond 150 days All costs** (Medicare stops paying)