

✓ 2. Original Medicare + Medigap (Medicare Supplement) Plan

Coverage Includes:

- **Part A + Part B**
- **Medigap** (private insurance to cover "gaps"(parts or all of 20%) in Original Medicare like deductibles and coinsurance)
- Required: **Part D** for prescription drugs (sold separately)

Features:

- Use **any doctor or hospital** in the U.S. that accepts Medicare.
- Medigap covers most or all of your out-of-pocket costs.
- You must buy **Part D separately** if you want drug coverage.
- No extra benefits like vision or dental, etc.

Costs:

- Part B premium - \$185.00
- Medigap premium (varies by plan type and location) average cost \$148-\$150/mo.
- Part D premium (varies by plan type and location) average cost \$45-46.50/mo.
- Little to no out-of-pocket medical costs depending on plan (e.g., Plan G or Plan N).
- Dental and Vision plan (average cost per single individual)
 - Dental \$35.00
 - Vision \$10-\$15
- Average cost per this choice is between \$423 - \$450

Best For:

- Those who want **predictable costs and broad provider access**.
- Frequent travelers in the U.S.