





Medicare Overview

Your simple guide to understanding Medicare Parts A, B, C and D

	Medicare Part A 	Medicare Part B 	Medicare Part C Medicare Advantage (HMO/PPO) 	Medicare Part D 
Benefits	Hospital	Medical	Replaces Medicare Part A and Part B (may include Part D coverage)	Prescription Drug
Provider	Federal Government	Federal Government	Insurance Company	Insurance Company
Benefit Gaps	Part A deductibles, co-payments and coinsurance	Part B deductibles, co-payments and coinsurance	Part A and B deductibles, co-payments and coinsurance up to \$7,550 (plans may vary)	Individual plans may vary
Location of Services or Supplies	Any doctor or hospital that accepts Medicare	Any doctor or hospital that accepts Medicare	Normally limited to providers that accept the plan's fee schedule	Any pharmacy that accepts the plan
Your Cost	None (in most cases)	\$148.50* (more if your income is higher)	\$148.50* (more if your income is higher) PLUS Medicare Part C Plan costs (vary by plan)	Costs vary by plan and income

Medicare Supplement

Purpose	Supplements gaps in Medicare Parts A and B
Provider	Insurance Company
Benefits	Can pay for Part A and B deductibles and co-payments, depending on the plan you choose
Your Cost	Costs vary by plan

You cannot purchase a Medicare Supplement insurance policy

*in 2021

Not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program.

Requests for additional information regarding this solicitation of insurance, including costs, exclusions, and limitations require contact with an insurance agent or insurance company. Insurance policy L030 series.