



Step 1

Decide how you want to get coverage

Medicare Advantage

Must have Medicare A & B
Select Part C
Combines **Part A, B, & D (Rx)**
administered by Private Insurance company.

Original Medicare

Medicare A & B(Standard)
+ Part D (PDP)
Prescription Drug Coverage
subject to Late Enrollment Penalty.



Step 2

Decide Supplemental coverages

Hospital Indemnity

Hosp Plan
Covers Large Copays
Hosp, Skilled Care, Cancer
Avg: \$60/mo.

Medicare Supplement

Choose plan A-N
Suggest: G - N - HDG
Standardized coverage
Premiums will range between carriers.

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