



By Amy Snyder, RN & Benjamin Snyder, PhD



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Part A
Hospital Insurance

2026 COST

Premium: \$0
Deductible: **\$1,736**

COVERAGE

60-day benefit period
\$434/day days 61-90



Part B
Medical Insurance

Premium: **\$202.90*** Coinsurance: 80% / **20%****
Deductible: **\$283** ** No max out of pocket

**Earnings above \$109,000 single / \$218,000 couple result in higher Part B and Part D premiums (IRMAA)*

THE FINANCIAL PROBLEM

(solutions on reverse side)

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- Lifetime penalties for Part B and D
- Part D is required

- Parts A, B, C, D / Plans A, C, F, G, N
- HMO, PPO, PFFS, PDP

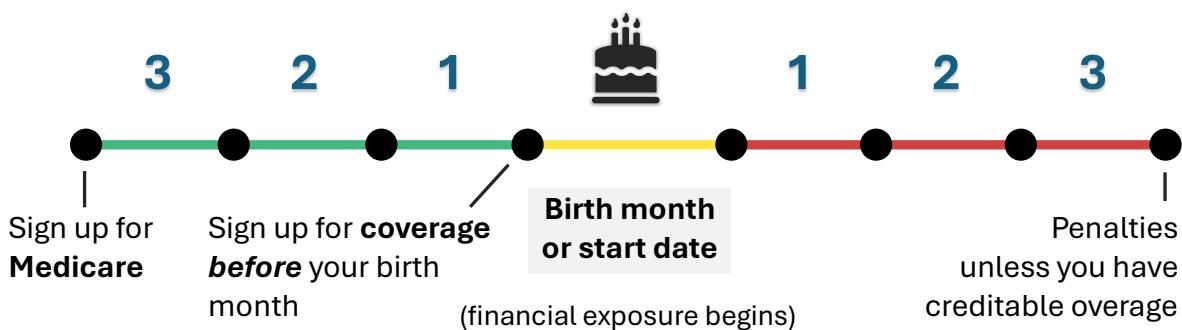
You need coverage and a local agent to help you navigate the alphabet soup

→ Unbiased guidance, all coverage types



No-cost, year-round, local support

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1 **We can help!**
574-544-2228
www.guidepost.pro

2 **Enroll yourself with Social Security**
800-772-1213
www.ssa.gov/medicare/sign-up

Are you drawing social security at least 4 months before you turn 65?
You will automatically be enrolled in Medicare Parts A & B.

Have you delayed your Part B enrollment because you are still working?
You can enroll in Part B anytime you drop coverage. Medicare is often better & cheaper.

Solving the Financial Problem

(Part A Deductible + Part B 20%)

OPTION 1 – Pay Up Front



Part A
Part B



Medigap
(Plan G or N)

(Private insurance)

YOUR COSTS

Medigap Premium: \$

(increases annually)

Part B Deductible: \$283

Part B Premium: \$202.90

Part D Premium: \$

Part D Deductible: \$615.00

Part D Copays: T¹ – T⁵

YOUR BENEFITS

Part A Deductible: \$1,736

Part B Coinsurance: 20%

-
Medicare

Part D Coverage

-
affordable prescriptions

PROs

- Network is Medicare (98%)
- No referrals
- Minimal prior auths¹
- Budget friendly
- No bills for care*
- Guaranteed issue at 65 or when starting Part B

CONS

- Costs constantly rise
- More restrictive Part D
- No routine vision, dental, or hearing
- Underwriting required to change medigap plan²

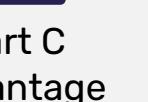
*Plan N has copays for doctor's office & ER visits



OPTION 2 – Pay as You Go



Part C
Advantage



Part A
Part B



Part D

(Private insurance administers A & B benefits)³

YOUR COSTS

Premiums: \$0 to \$

Copays: varies

Part B Deductible: n/a

Part B Premium: \$202.90

Part D Premium: n/a

Part D Deductible: \$0-\$615

Part D Copays: T¹ – T⁵

YOUR BENEFITS

MOOP⁴ Protection

- only pay for what you need
- \$0 deductible on most plans
- must have Medicare
- included at no extra cost
- varies
- Costs usually lower on MA

PROs

- National networks
- Better Part D coverage
- Many \$0 services
- No underwriting
- **Some plans also include**
- Dental/vision/hearing
- Fitness benefit
- Over the counter credit

CONS

- HMO = in network only (except ER, urgent care & dental)
- PPO = out of network is usually more expensive
- Prior authorizations
- Potential provider limitations or referrals

¹Medicare is introducing prior authorizations in certain states in 2026

²Certain states have a "Birthday Rule" or similar

³Part A ded. & Part B 20% do not apply under Medicare Advantage

⁴MOOP = Max Out of Pocket

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