LET'S TALK ABOUT MEDICARE

Medicare is a federal health insurance program available to eligible individuals.

Understanding your options can help you make **informed decisions** about your coverage.

IMPORTANT POINTS

- Medicare has **different parts** that cover different services.
- There are **specific enrollment periods**.
- Benefits and costs can **vary** depending on the **plan**.

Everyone has different needs, so it's important to carefully review your options.

THE PARTS OF MEDICARE

PART A
(HOSPITAL)

Covers inpatient hospital stays, care in skilled nursing facilities, hospice care, and some home health care.

PART B
(MEDICAL)

Covers doctor services, outpatient care, preventive services, lab tests, medical equipment, and more.

PART D
(PRESCRIPTION DRUGS)

Covers prescription drugs that are approved by Medicare.

PART C
(MEDICARE ADVANTAGE)

Private plans that include Part A, Part B, and may offer additional benefits like dental, vision, hearing, and more.

ADDITIONAL MEDICARE PLAN OPTIONS

Medicare Advantage Part C (MAPD) HMO & PPO

All-in-one plans that include Part A, Part B, and usually Part D, with extra benefits. Available through private insurance companies.

Medicare Supplement Plans (Medigap)

Helps pay some of the out-of-pocket costs not covered by Original Medicare (Part A and Part B).

Stand-Alone Prescription Drug Plans Part D (PDP) (RX)

Helps cover the cost of prescription drugs. Available for those with Original Medicare.