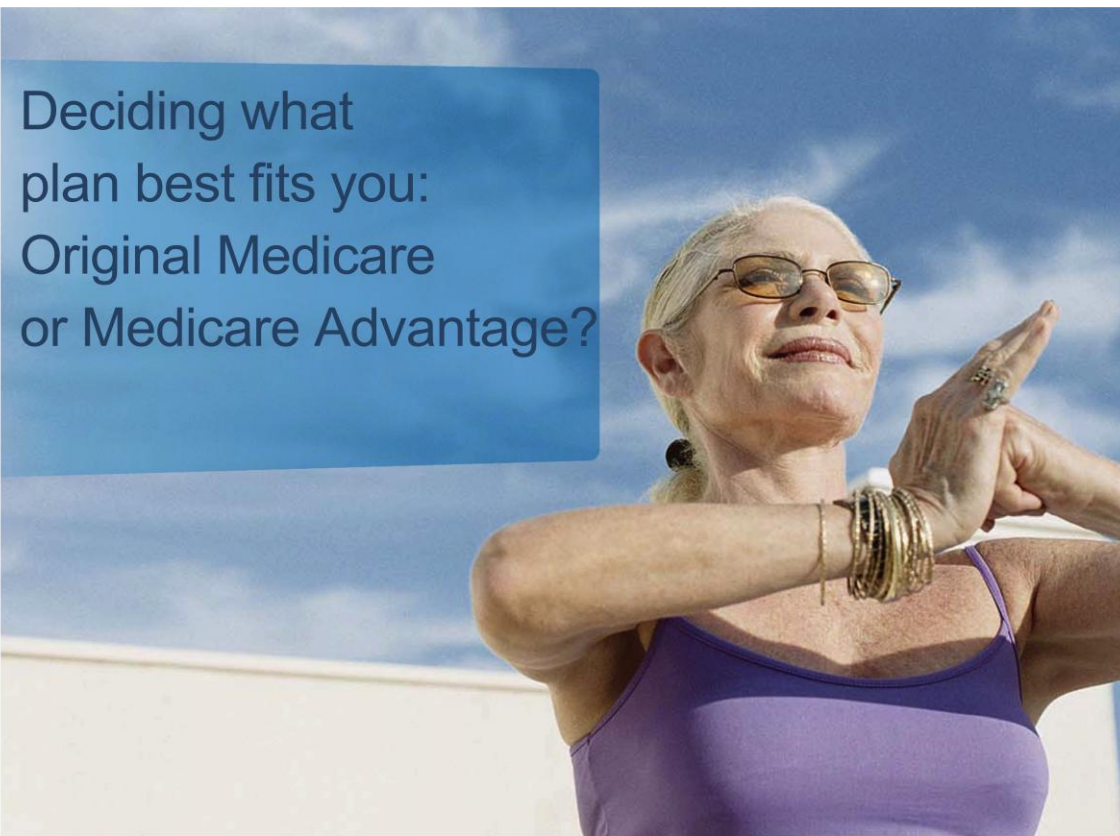


Deciding what plan best fits you: Original Medicare or Medicare Advantage?



Supplement Plans – are offered by Private insurance companies, such as; United Healthcare, Humana, Aetna, AARP, Anthem Blue Cross & Blue Shield, and others.. Generally, these type of Medicare Plans involve paying monthly premiums, But **No Co-pays**.

STEP 1 Enroll in Original Medicare. **STEP 2** Decide if you need additional coverage. You have two ways to get it.

Original Medicare
Provided by the government

PART A **Part A** covers hospital stays

PART B **Part B** covers doctor and outpatient visits

OPTION 1 — OR — **OPTION 2**

Add one or both of the following to Original Medicare:

Medicare Supplement Insurance
Offered by private companies

Covers some of the costs not paid by Original Medicare Parts A and B

Medicare Part D
Offered by private companies

Part D covers prescription drugs

Medicare Advantage (Part C)
Offered by private companies

Part C combines Part A (hospital) and Part B (doctor)

Provides additional benefits

Part D Most plans cover prescription drugs



Eligibility for Medicare supplement insurance plans

- Offered by private insurance companies
 - Plans are named A, B, C, D, F, G, K, L, M, N, and a high-deductible Plan F
 - Benefits vary by plan
 - Generally, the more comprehensive the coverage, the higher the premium
-
- Generally must be enrolled in Medicare Parts A and B
 - Resident of the state in which you are applying for coverage
 - Age 65+ (or under age 65 with certain disabilities in some states)
 - People of any age with end-stage renal disease

Costs

- Helps Pay some of the out-of-pocket costs Not paid by Medicare.
- Premiums vary based on the plan and insurance carrier.



Coverage:

- No network restrictions and no referrals required
- Coverage goes with you when you travel in the U.S.
- Coverage is guaranteed to continue as long as you pay your premium on time and have not made material misrepresentation on your application for insurance.

Enrollment:

- Generally, the best time to sign up is during your six-month Open Enrollment Period
- Enrolling during this period gives you a guaranteed right to buy a Supplement Plan sold in your region, regardless of any medical conditions you may have.

Guarantee Issue Qualifiers

- ✓ During Open Enrollment
- ✓ Group Plan Disenrollment
- ✓ Involuntary Disenrollment - of an advantage plan.



Medi-gap Plans

Benefits	Medicare Supplement Insurance (Medigap) Plans									
	A	B	C	D	F*	G	K**	L**	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓ ***
Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care coinsurance or copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility care coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B deductible			✓		✓					
Medicare Part B excess charges					✓	✓				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2018			
							\$5,240	\$2,620		

NOTE: You can purchase a Medicare Supplement plan any time during the year. However, there are Eligibility Questions, when enrolling outside of Initial Enrollment Period, or the Open Enrollment Period.