

Medicare: Know More. Stress Less.

You have two different ways to obtain your coverage. You can keep your Original Medicare (Parts A and B), and perhaps join a Prescription Drug plan and/or purchase a Medigap policy, or you can purchase a Medicare Advantage plan (Plan C), and perhaps a stand-alone Prescription Drug plan. We have highlighted a few key differences between plans below.

4 Parts of Medicare Explained

Original Medicare		Private Insurers & Health Plans	
Part A Hospital Coverage	Part B Medical Coverage	Part C Medicare Advantage	Part D Prescription Drug Coverage
<p>Coverage for hospitalization and inpatient care:</p> <ul style="list-style-type: none"> • Inpatient Hospital Stays • Skilled Nursing Care • Hospice • Home Care 	<p>Coverage for medically necessary services:</p> <ul style="list-style-type: none"> • Doctor Visits • Surgery • Lab Tests • Medical Equipment • Preventive Exams 	<p>Combines Parts A, B, and D.</p> <p>Often covers:</p> <ul style="list-style-type: none"> • Dental Exams • Vision Exams • Hearing Exams • Gym Membership • Hearing aids 	<p>Helps with the cost of prescription drugs.</p> <p>Purchase stand alone or included with your Medicare Advantage Plan.</p>

Medigap: Supplement Insurance

Medigap functions as supplemental coverage to Original Medicare and provides additional coverage for deductibles, copayments, and co-insurance and is offered by private insurance companies. You must have Medicare Part A **AND** Part B to enroll.



MEDICAREPORTAL
NAVIGATE MEDICARE TOGETHER

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Navigating Medicare Together

If I get Original Medicare, why do I need to buy a private health plan?

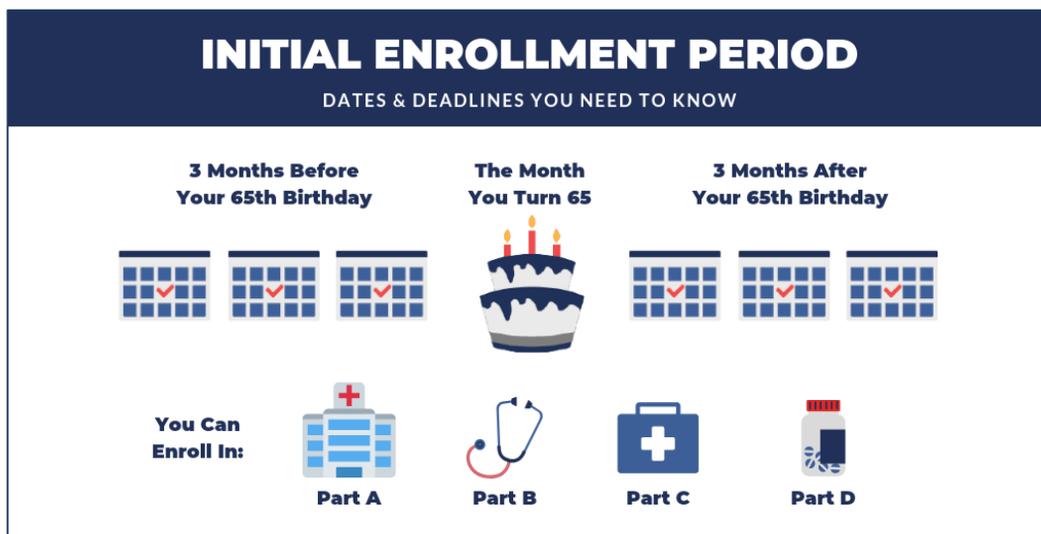
Original Medicare does not cover:

- Deductibles, coinsurance, and copays for covered services
- Most dental care
- Most prescription medicines
- Routine eye care
- Routine hearing exams
- Fitness programs
- Services outside of the U.S.
- Acupuncture

*Certain private health plans may cover some or all of these services.

When can I enroll?

Many people enroll in the 7-month window around their 65th birthday. Contact us to learn more about eligibility, how to enroll, and selecting the best plan for your health needs and financial situation.



About Medicare Portal

We have the technology, innovation and leadership of a national provider with a local presence. Whether it's a one-on-one meeting or at one of our monthly educational events, we will make sure your Medicare needs are specifically addressed and resolved. We realize that Medicare can be both complicating and confusing, so let us share your journey and work together towards a successful Medicare experience.



Know More. Stress Less.
Reach out to us for a complimentary consult.
www.medicareportal.org