

# Medicare: Know more. Stress less.

There are two different ways to obtain your coverage. You can keep your Original Medicare (Parts A and B), and join a prescription drug plan (Part D) and/or purchase a Medigap policy, **OR** you can purchase a Medicare Advantage plan (Plan C).

We have highlighted a few key differences between these options 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"> <li>• Inpatient Hospital Stays</li> <li>• Skilled Nursing Care</li> <li>• Hospice</li> <li>• Home Care</li> </ul>	<p>Coverage for medically necessary services:</p> <ul style="list-style-type: none"> <li>• Doctor Visits</li> <li>• Surgery</li> <li>• Lab Tests</li> <li>• Medical Equipment</li> <li>• Preventive Exams</li> </ul>	<p>Combines Parts A, B, and D.</p> <p>Often covers:</p> <ul style="list-style-type: none"> <li>• Dental Exams</li> <li>• Vision Exams</li> <li>• Hearing Exams</li> <li>• Gym Membership</li> <li>• Hearing aids</li> </ul>	<p>Helps with the cost of prescription drugs.</p> <p>Purchase stand alone or included with your Medicare Advantage Plan.</p>

### Medigap: Medicare Supplement Insurance

Medigap functions as supplemental coverage to Original Medicare, providing 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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Reach out to us for a complimentary consult.  
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 Contact Us 703-214-4600

# If I get Original Medicare, why do I need additional coverage?

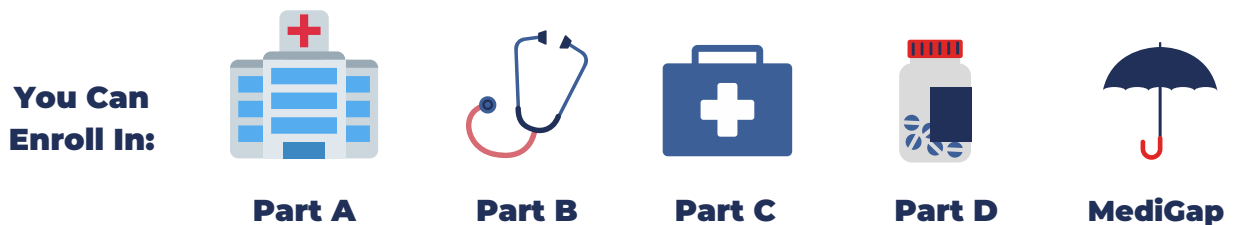
## Original Medicare does not cover:

- ✗ 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.



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Reach out to us for a complimentary consult.  
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