

# 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.

## FOUR PARTS OF MEDICARE EXPLAINED

### Original Medicare

### Private Insurers/Health plans

#### Part A

Provides coverage for hospitalization and inpatient care:

- Inpatient hospital stays
- Skilled nursing care
- Hospice
- Home care

#### Part B

Provides coverage for medically necessary services:

- Office visits
- Outpatient surgery
- Lab tests and radiology
- Durable medical equipment
- Preventive exams

#### Part C

Combines Parts A, B, and D.

Often covers:  
Dental Exams  
Vision Exams  
Hearing Exams  
Gym Membership  
Hearing aids

#### Part D

Helps with the cost of prescription drugs.

Purchase stand-alone or included with your Medicare Advantage Plan.

### 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.

## 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.



**3 Months Before  
Your 65th Birthday**



**The Month  
You Turn 65**



**3 Months After Your  
65th Birthday**



**Call us today! 703-214-4600**

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