Your Medicare options

When you first sign up for Medicare, and during certain times of the year, you can choose how you get your Medicare coverage. **There are 2 main ways to get Medicare:**

You must be enrolled in Medicare Part B for both options. For most people the monthly premium is $202.90.

Original Medicare

- **Original Medicare** includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).
- You can use any doctor or hospital that takes Medicare, anywhere in the U.S.
- You can also shop for and buy supplemental coverage that helps pay your out-of-pocket costs (like your 20% **coinsurance**).

☑ **Part A**

☑ **Part B**

You can add:

☐ **Part D**

You can also add:

☐ **Supplemental coverage**

It can help pay some costs that other parts don't cover. This includes Medicare Supplement Insurance (**Medigap**). Or you can use coverage from a current or former employer or union, or **Medicaid** (if you have it).

Medicare Advantage (also known as Part C)

- Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These "bundled" plans include Part A, Part B, and usually Part D.
- In many cases, you can only use doctors who are in the plan's network.
- In many cases, you may need to get approval from your plan before it covers certain drugs or services.
- Plans often have different out-of-pocket costs than Original Medicare or supplemental coverage like Medigap. You may also have an additional **premium**.
- Plans may offer some extra benefits that Original Medicare doesn't.

☑ **Part A**

☑ **Part B**

Most plans include:

☑ **Part D**

☑ **Some extra benefits**

This is your BIGGEST decision...still need help deciding, call (636) 203-5840 option 1