

2026 Medicare Health Care Options

Original Medicare

Part D - Prescription Drug Coverage

Annual Plan (Jan 1 to Dec 31)

Premium + Deductible + Co-Pays

Out of Pocket max \$2,100, Max deductible \$615

Sign up on [medicare.gov](https://www.medicare.gov)

Medicare Supplement / Medigap

Lifetime Plan

Pays what Part A & B doesn't cover

10 Standard Plans (A-N)

Plan G - No Co-Pays or deductibles after \$283

* Monthly Premium

Part A

Hospital / Nursing Home

No Premium

\$1,736 Deductible/Benefit
Period

Co-Pay based on
of days

Part B

Doctor / Laboratory

** \$202.90 / Month

\$283 Annual Deductible
Co-Pay 80% / 20%
(Excess Charge 15%)

Advantage Medicare

Part C - Advantage Plans

Annual Plan (Jan 1 to Dec 31)

HMO & PPO

HMO/POS (in and out of network)

Use www.medicare.gov to Identify Plan

No Underwriting (Medical Questions)

Deductibles and Copays

Out of Pocket Maximums

Plan may include Drug Coverage

*** Monthly Premium

* Monthly Premium varies by plan, age, sex, zip code and tobacco usage

** Monthly Premium varies by income *** Monthly Premium varies by plan

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