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.

May offer additional benefits above and beyond those offered by Original Medicare.

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?

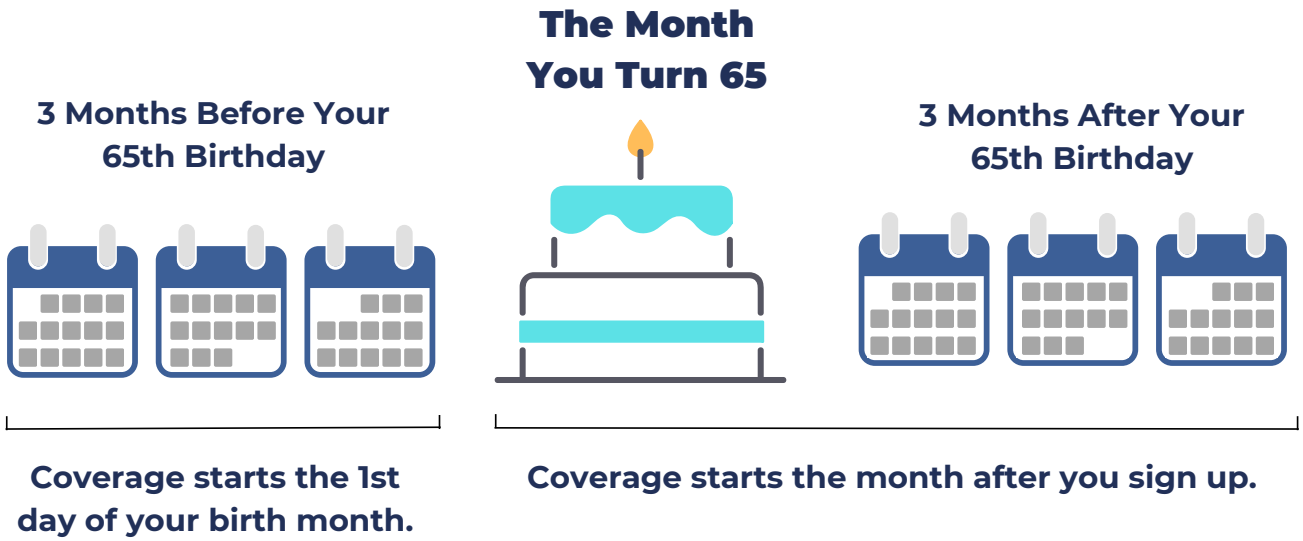
Original Medicare does not cover:

- ✘ 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.



MPGROUP
NAVIGATE MEDICARE TOGETHER

Call us today! 703-214-4600
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We do not offer every plan available in your area. Currently, we represent 7 organizations which offer 16 products in your area. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program to get information on all of your options. We sell plans in 38 states, but not all service areas. Currently we are not licensed in Alaska, Arkansas, Hawaii, Idaho, Kansas, Mississippi, Montana, North Dakota, Rhode Island, South Dakota, Vermont, and Washington. In the areas we are licensed, on average we represent 7 carriers and 16 plans.