

Understanding your Medicare choices.

Medicare Made Clear™

Get Answers Series



You can customize your Medicare plan to fit your specific needs.

Original Medicare (Parts A and B)

- Provided by the federal government
- Covers hospital care, doctor visits and other outpatient care
- Does not include prescription drug coverage, but a stand-alone prescription drug plan can be added
- Works with Medicare supplement insurance plans, which cover some of the costs not covered by Parts A and B

Medicare Advantage (Part C)

- Offered by private insurance companies
- Combines hospital costs and doctor and outpatient care all in one plan
- Many plans include prescription drug coverage, or a stand-alone prescription drug plan can be added
- Can include additional benefits such as hearing, vision and dental coverage
- Cannot be combined with a Medicare supplement insurance plan

Are you eligible?

- If you're at least 65 years old you are eligible to enroll. Or if you're under age 65 you may qualify because of a disability or another special situation
- You must be a U.S. citizen or legal resident who has lived in the United States for at least five consecutive years

Interested in learning more?

Check out MedicareMadeClear.com to watch videos, sign up for our newsletter, take quizzes, find tools and get answers to your Medicare questions.

Additional information resources:

- Visit Medicare.gov
- Call **1-800-MEDICARE (1-800-633-4227)**, TTY **1-877-486-2048**, 24 hours a day, 7 days a week
- Call your local State Health Insurance Assistance Program (SHIP) to see if you qualify for any financial assistance

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MedicareMadeClear.com **1-800-633-4227**, TTY **711**, 24 hours a day, 7 days a week

Medicare Choices

Step 1


Enroll in Original Medicare when you become eligible.

ORIGINAL MEDICARE



Covers hospital stays

+



Covers doctor and outpatient visits

Government-provided

Step 2

If you need more coverage, you have choices.


Option 1

or

Option 2

Keep Original Medicare and add:

MEDICARE SUPPLEMENT INSURANCE




Covers some or all of the costs not covered by Parts A & B

Offered by private companies

and/or

MEDICARE PART D



Covers prescription drugs

Offered by private companies

MEDICARE ADVANTAGE (PART C)



Combines Parts A & B



Additional benefits



Most plans cover prescription drugs

Offered by private companies

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