

# Medicare Made Clear™

## How to Understand Medicare Plans

To see the full video on this topic, visit [MedicareMadeClear.com/MedicareVideo](http://MedicareMadeClear.com/MedicareVideo).

If you're turning 65, or if you're over age 65 and about to retire, you may be wondering how Medicare works.

Medicare has four parts:



### Part A

Helps cover hospital costs. This part is free for most and is provided by the federal government.



### Part B

Helps cover doctor visits and outpatient care. This part is optional and has a monthly premium.



### Part C

Also called Medicare Advantage, Part C combines Parts A and B, and sometimes Part D. It may include extra benefits like vision and hearing exams, gym memberships and preventive services. Part C is optional and is provided through private insurance companies.



### Part D

Helps cover prescription drug costs. This part is optional and costs money.

There's also **Medicare supplement insurance, or Medigap**. This is private insurance that fills in some of the gaps in Original Medicare (Parts A and B) coverage. These plans are optional and have an additional monthly premium beyond what you pay for your Part B coverage.

### Interested in learning more?

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Additional information resources:

- Visit [Medicare.gov](http://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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