MEDICARE PLAN OPTIONS FOR CONSIDERATION

Disclaimer: The information provided below is intended solely for informational purposes and does not constitute a recommendation on any Medicare options. Please consult with us or your agent/agency to discuss your individual needs prior to making any decisions. The costs presented are approximate averages and may vary depending on carrier selection, plan selection, geographic location, coverage choices, prescription drugs, and other factors.

There are three primary Medicare plan options available, see features on each plan option, noted below:

Original Medicare	Medicare Advantage	Medicare Supplement
Also called Traditional Medicare	Approved plans offered by private health insurance carriers	Also known as Medigap
Part A - Hospital and **Part B - Doctors Office Visits, Lab Work, Preventative services, Diagnostic tests, Medical Equipment, some Transportation**.	Offered as an alternative to Original Medicare	May be purchased in addition to Original Medicare, it covers services that are not covered under Original Medicare.
Ability to see any doctor within the US that accepts Medicare.	Also covers **Part A** - **Hospital** and **Part B - Doctors Office Visits, Lab Work, Preventative services, Diagnostic tests, Medical Equipment, and may sometimes offer Transportation.**	Covers out of pocket costs that Medicare does not pay, such as deductibles, copayments and co-insurance.
No referrals required to see a Specialist, No Network requirements.	Some plans cover **Part D - Prescription Drug** or can be designed without.	Like Medicare, Medigap does not cover Part D- Prescription Dental, Vision, Hearing Services.
Does not provide coverage Prescription Drugs, Dental, Vision Hearing Services or Long-Term Care.	Provides Comprehensive coverage, many plans include Dental, Vision, Hearing and RX coverage.	

1. **Original Medicare** – You can stay in Original Medicare, but you will need to enroll separately in a Prescription Drug Plan (estimated average cost: $40/month). Part B typically costs $202/month for 2026 (cost may change annually). Dental, vision, and hearing benefits are not included but can be added, as an additional cost.

   Estimated total monthly cost (Original Medicare and RX Part D Plan): $242.00.

2. **Medicare Supplement/Prescription Drug** – You can stay with Original Medicare and add a Supplement/Medigap plan to help cover costs not paid by Part A or Part B (the remaining 20% deductibles, co-pays, co-insurance) that you must pay the provider, after Original Medicare plan pays its part. Most pay the Part B monthly premium of $202.00. Medigap plans average about $200.00 per month, but actual cost depends on age, health, and other factors, since these plans undergo Individual Medical Underwriting, costs may increase annually.

   The estimated monthly cost for Original Medicare with a supplement is approximately $404.00 per month. This amount excludes dental, vision, hearing and potentially prescription coverage.

3. **Medicare Advantage** – Also known as Part C Plans, these are all-in-one options that may suit individuals with limited budgets.
   - There's a wide selection of plans available, each offering distinct features. Costs and plan details may vary depending on zip code and other relevant factors:
   - Plans include Part A, Part B, and may also add or exclude Dental, Vision, Hearing, and Prescription Drugs.
   - Certain plans have specific limitations, including requirements to use a designated provider network, such as HMO, PPO, or POS.
   - **Zero Dollar Plans** – Certain plans do not incur any supplementary expenses beyond the $202.00 monthly payment made for Part B to the Social Security/Medicare Program.
   - **Give-Back Plans** – Some of these plans are set up to return part of your Plan B premium back to you.
   - **Premium Plans –** Some plans reduce your out-of-pocket expenses with lower deductibles, co-pays, and maximums, in some cases you may pay more than $202.00 per month, or more than or less than the normal Part-B premium, depending upon plan selection.
   - **Special Needs Plans –** Approved low-income individuals meeting specific income requirements may pay reduced or no Part B premium. These plans can offer benefits such as transportation, grocery cards, and other support services.

Need information on enrolling in Medicare, click on this link for information on **MEDICARE – FILING FOR BENEFITS**

Again, we are happy to assist you with this process. If you have questions, please feel free to contact us:

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