



MEDICARE

65 years +
OR
Certain Disabilities

ORIGINAL MEDICARE

Part A + Part B

Part A: Hospital insurance - inpatient stays, skilled nursing facilities, and hospice care

Part B: Medical insurance - Doctor visits, ambulance rides, lab tests, medical equipment

OPTIONAL

Part D

Prescription drug plans

Each plan has a list of drugs covered and participating pharmacies

ADDITIONAL INSURANCE

Part C - Medicare Advantage

- Alternative to “Original Medicare”
- Available thru private insurers
- May also include prescription plans and other added benefits like dental, vision, hearing and fitness memberships

OR

Medigap/medicare supplements

- Can only be combined with “Original Medicare”
- Available thru private insurers
- Help cover the copays and deductibles that “Original Medicare” doesn’t pay for