

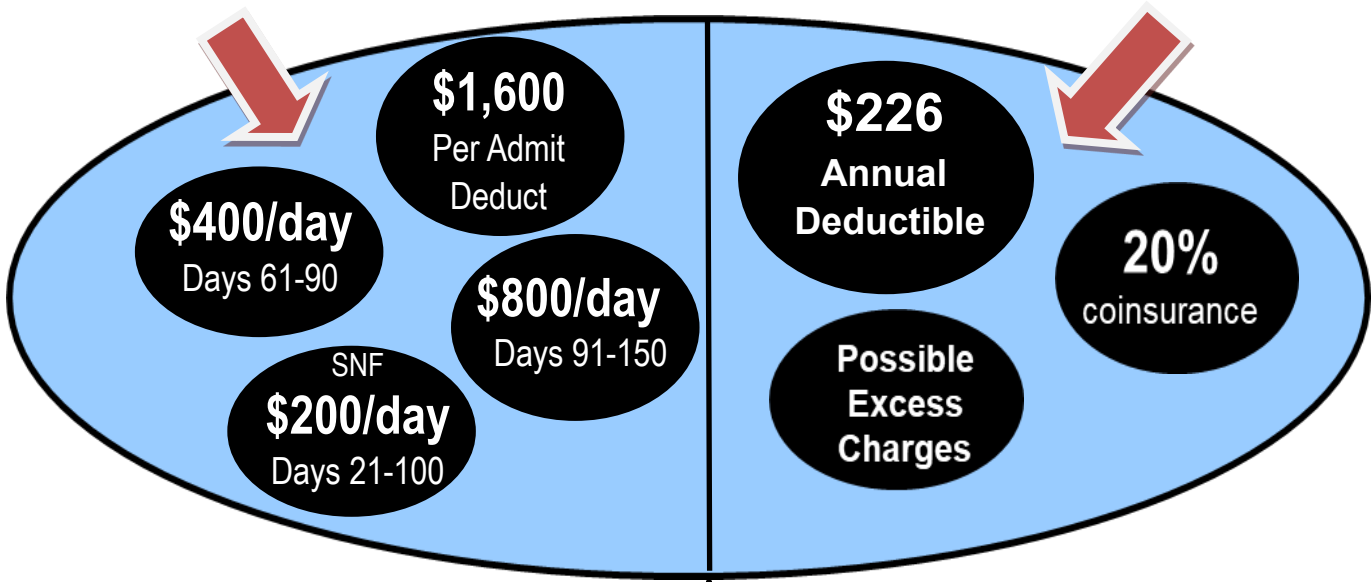


Part A: Hospital Insurance

Premium based the number of quarters in which a person worked and paid into Medicare
\$0 if you or your spouse paid Medicare taxes for 40 quarters (10 years)

Part B: Medical Insurance

Premium starts at \$164.90+ per month and is based on your modified adjusted gross income (MAGI)



Medicare Supplement (Medigap Plans)

Helps fill in the gaps in Medicare 10 Standardized Plans
 Plan G is one of the most popular plans Freedom to see any Medicare provider
 Guarantee Issue applies when moving off group coverage or turning 65



Medicare Part D (Prescription drug plans)

Deductible—\$0—505
 Initial Coverage Limit—\$4,660 (total of what you and the company pays, including deductible)
 Coverage Gap—All of your drug costs until you are out of pocket \$7,400
 Catastrophic Coverage—A small co-payment or coinsurance

OR



- ◆ Includes Part A & B and usually D
- ◆ Private insurance companies approved by Medicare provide coverage
- ◆ In most cases you need to use providers who are in the plans network
- ◆ In and out of network options (HMO, PPO, or PFFS plans)