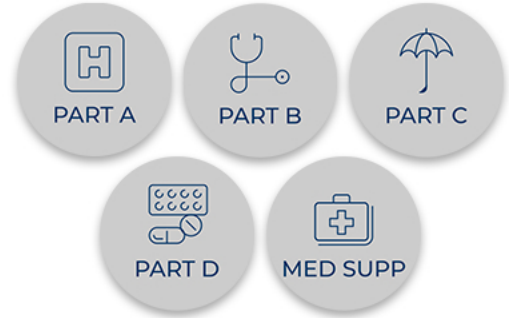


At first glance, Medicare can seem quite confusing. Having a solid foundation of knowledge on the most basic parts of the Federal Healthcare program can assist in making an educated decision when it comes to managing your benefits.

Building Blocks of Medicare

Medicare health coverage has five parts that you need to know about. **Part A** - inpatient hospital and facility benefits; **Part B** - physician and outpatient benefits; **Part C/Medicare Advantage** - a combination of Part A, Part B, and sometime Part D; **Part D** - prescription drug coverage; and **Medicare Supplements**, to fill in the gaps of Parts A and B.



Medicare Eligibility

To be eligible for Part A and Part B, also referred to as “Original Medicare”, you must be a U.S citizen or legal resident for at least 5 consecutive years **AND** one of the following: age 65 or older, under 65 with a qualifying disability, or any person diagnosed with end-stage renal disease or ALS (Lou Gehrig’s Disease).

Gaps in Medicare

While Medicare Part A and Part B provide great financial protection, there are still gaps in the coverage you need to be aware of. Both Part A and Part B have premiums, deductibles, and cost sharing for services with no out-of-pocket limit, and can have limits on services or items that would not be covered.

Healthcare Coverage Options

To cover the gaps in Medicare Part A and Part B, there are a few options you can consider.

<p>STEP 1 Enroll in Original Medicare.</p>	<p>STEP 2 Decide if you need additional coverage. You have two ways to get it.</p>	
<p>Original Medicare Provided by the government</p> <ul style="list-style-type: none"> Part A covers hospital stays Part B covers doctor and outpatient visits 	<p>OPTION 1 Add one or both of the following to Original Medicare</p> <ul style="list-style-type: none"> Medicare Supplement Offered by private companies Covers some of the costs not paid by Original Medicare Parts A and B Medicare Part D Offered by private companies Covers prescription drugs 	<p>OR</p> <p>OPTION 2 Choose a Medicare Advantage plan</p> <ul style="list-style-type: none"> Medicare Advantage Offered by private companies Part C combines Part A (hospital) and Part B (doctor) Provides additional benefits Part D covers prescription drugs

Thank You For Attending

Presented by: