

What are your Medicare options?

There are 2 main ways to get Medicare when you first enroll and during certain times of the year:

Original Medicare

- Includes Medicare Part A and Part B.
- You can join a separate Medicare drug plan to get Medicare drug coverage (Part D).
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage (Medigap).

Medicare Advantage (also known as Part C)

- Medicare Advantage is a Medicare-approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans include Part A, Part B, and usually Part D.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Plans may have lower out-of-pocket costs than Original Medicare.
- Plans may offer some extra benefits that Original Medicare doesn’t cover-like vision, hearing, and dental services.