

Medicare Basics



Your Medicare Coverage Choices at a Glance

There are two main ways to get your Medicare coverage: Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide which way to get your coverage.

Option 1: Original Medicare

This includes Part A & Part B.



HOSPITAL INSURANCE



MEDICAL INSURANCE

You can add:



MEDICARE PART D
PRESCRIPTION DRUG COVERAGE

You can also add:



Medigap

MEDICARE SUPPLEMENT INSURANCE

(Medigap policies help pay your out-of-pocket costs in Original Medicare.)

Option 2: Medicare Advantage (Part C)

These plans are like HMOs or PPOs and typically include Part A, B, and D.



HOSPITAL INSURANCE



MEDICAL INSURANCE



MEDICARE PART D
PRESCRIPTION DRUG COVERAGE

(Most plans cover prescription drugs. If yours doesn't, you may be able to join a separate Medicare Part D Prescription Drug plan.)