

QUICK GUIDE TO 4 PARTS OF MEDICARE

New to Medicare? Use this Guide to help you understand all of your options



PART A - HOSPITAL INSURANCE

- Inpatient Hospital Care & Services
- Skilled Nursing Facility Care
- Home Health Care
- Hospice Care
- Nursing Home Care



PART B - MEDICAL INSURANCE

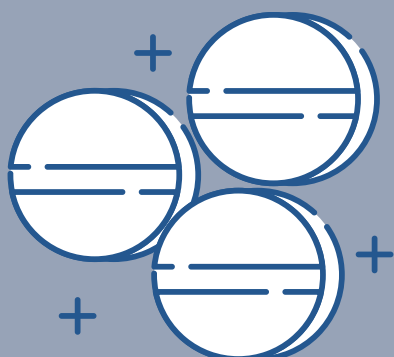
- Medically Necessary Services (doctor visits, lab tests, x-rays, etc.)
- Preventative Care (wellness exams, flu shots, etc.)
- Ambulance Services
- Durable Medical Equipment (wheelchairs, etc.)
- Mental Health Services



PART C - MEDICARE ADVANTAGE

- Required to provide the same services as Part A & B
- Often includes prescription drug coverage
- Often includes dental, vision, and hearing coverage
- Limits your out-of-pocket expenses
- Offered by private health insurance companies
- Often includes gym memberships and quarterly OTC benefits
- Often has \$0 monthly premium

PART D - PRESCRIPTION DRUG COVERAGE



- Covers most shots and vaccines
- Offered by private health insurance companies that are approved by the Federal Government
- Primarily for those enrolled in Part A & B with a Medicare Supplement Plan
- Covers both generic and brand name drugs
- Often has a monthly premium
- Often has a yearly deductible (max is \$480 in 2022)
- Plans reset on Jan 1st