Your Medicare Options

OPTION 1

ORIGINAL MEDICARE



OPTION 2

MEDICARE ADVANTAGE PLAN

(Also known as "Part C")

PART A

Hospital Insurance



PART B

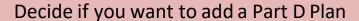
Medical Insurance

Decide if you want a SUPPLEMENT/MEDIGAP plan to help cover costs of gaps in coverage



SUPPLEMENT aka MEDIGAP PLANS

3 types to choose from in Massachusetts: Core, Supplement 1A or Supplement 1



PART D-PRESCRIPTION DRUG PLAN

- Also known as Stand-Alone Part D Drug Plan or PDP
- You may incur a penalty if you do not enroll in a plan that includes Part D when you are eligible.
 (Penalty determined by enrollment timelines & other coverage guidelines)

PART A

Hospital Insurance



PART B

Medical Insurance

Medicare Advantage Plans (HMOs, PPOs, HMO-POS)

You must be enrolled in Part A & B to enroll



- Before enrolling check with all providers ask which
 Medicare Advantage Plans they contract with.
- Premium and co-pay costs vary per plan.
- Determine if Part D is included in plan.
 You may incur a penalty if you do not enroll in a plan that includes Part D when eligible. (See penalty info under Part D under Original Medicare)
- If you enroll in a Medicare Advantage Plan you cannot also enroll in a Part D plan.
- You do not need and should not also enroll in a Medigap Plan.

Part A and Part B are the foundation for Original Medicare and Medicare Advantage Plans.

If you choose Original Medicare, it is your primary coverage.

Consider a Medigap for your co-pays and/or deductibles.

If you choose a Medicare Advantage Plan, it is your primary coverage.