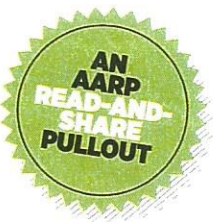
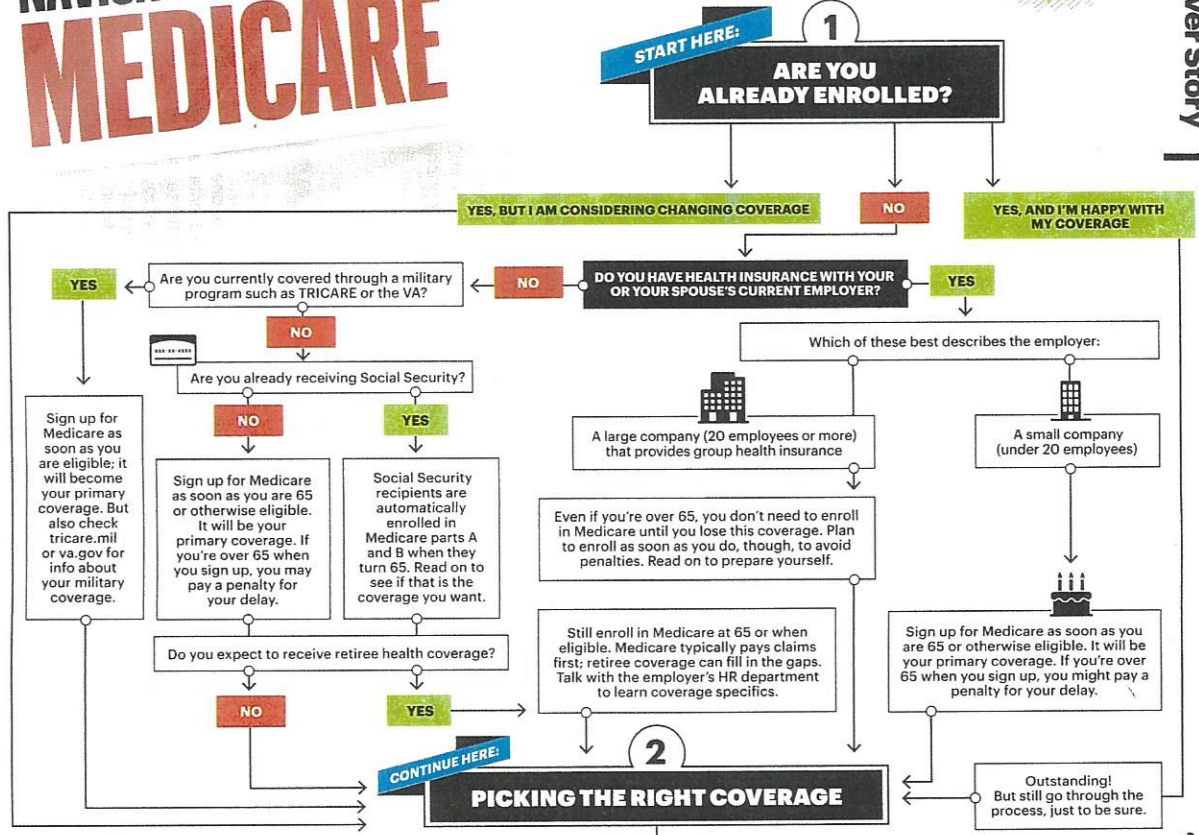


NAVIGATING MEDICARE

Whether you are enrolling for the first time or contemplating changing your coverage, follow the paths below to help you make the best choices.



Cover Story



CHECK ALL THE STATEMENTS THAT APPLY TO YOU

- I prefer the broadest possible choice in doctors and medical providers.
- I spend a large amount of time traveling or residing in other states.
- I want to be able to see specialists without first getting approval from a primary care physician.
- I have employer-sponsored retiree health benefits or health coverage from the military.
- I'm OK with managing more than one insurance plan at once.

How many check marks? **3 OR MORE** | **2 OR FEWER**

CONSIDER ORIGINAL MEDICARE (Parts A and B)

<p>PART A (HOSPITAL INSURANCE) COVERS: Hospital, rehab, hospice MONTHLY PREMIUM: None OTHER COSTS: Copay of \$1,316 for each hospital benefit period in 2017</p>	<p>PART B (MEDICAL INSURANCE) COVERS: Doctor visits, lab tests, screenings, outpatient services MONTHLY PREMIUM: standard amount is \$134, less if getting Social Security (Average \$109) OTHER COSTS: Deductibles, plus 20 percent coinsurance. No annual limit on out-of-pocket costs</p>
---	---

CONSIDER MEDICARE ADVANTAGE (Part C)

COVERS: Comprehensive health coverage (combines parts A and B) provided by a private insurer, usually in the structure of an HMO or PPO
MONTHLY PREMIUM: Standard Part B premium plus another premium that can vary from \$0 to \$200
OTHER COSTS: Vary by plan. Most have an annual deductible for hospital, doctor, prescription drugs. Annual limit on out-of-pocket costs



CHECK ALL THE STATEMENTS THAT APPLY TO YOU

- I can afford to spend \$125 or more a month for more comprehensive health insurance coverage.
- I do not have supplemental insurance from a past employer, the military or my state.

WARNING

All original Medicare enrollees should have some form of supplemental coverage. If you don't have retiree coverage and can't afford a Medigap plan, consider applying to a Medicare Savings Program or enrolling instead in Medicare Part C.

CONSIDER SUPPLEMENTAL INSURANCE OR MEDIGAP

COVERS: Pays for many of the coverage gaps that Medicare parts A and B don't cover
MONTHLY PREMIUM: Varies by plan and coverage—average about \$180
OTHER COSTS: Does not cover prescription drugs—that requires a separate Part D policy

Does your Medicare Advantage plan or the one you are considering cover prescription drugs? (Most do.)

NO | **YES**

PRESCRIPTION DRUG COVERAGE (Part D)

If you have chosen original Medicare, sign up when eligible, even if you don't take prescription drugs now. If you wait, you face late enrollment penalties.
COVERS: Plans vary by state and by insurer but pick up most costs of prescription medicine.
MONTHLY PREMIUM: Average is \$34.
OTHER COSTS: Copays vary by drug, especially generic versus brand-name medicines.
COVERAGE GAP: After reaching a government-set coverage limit, you pay full costs for your medicines until a government threshold. Then Medicare picks up most of the tab. This is the infamous "doughnut hole." This gap is scheduled to close in 2020.

