

Medicare Benefits, LLC

Guide to Choosing Medicare Plans

Original Medicare (Parts A and B):
Federal Government

Part A: Hospital insurance that covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and home health care.

Monthly Premium: \$0

Deductible: \$1632

Part B: Medical insurance that covers certain doctors' services, outpatient care, medical supplies, and preventive services.

Monthly Premium: \$174.70 (depends on income)

Deductible: \$240/**Coinsurance:** 20%

There is no annual out-of-pocket limit for Medicare Part B.

Premium Chart: Based on Income				
Beneficiaries who file <i>individual</i> tax returns with modified adjusted gross income:	Beneficiaries who file <i>joint</i> tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount	Part D Monthly Premium
Less than or equal to \$103,000	Less than or equal to \$206,000	\$0.00	\$174.70	\$0.00
Greater than \$103,000 and less than or equal to \$129,000	Greater than \$206,000 and less than or equal to \$258,000	\$69.90	\$244.60	\$12.90
Greater than \$129,000 and less than or equal to \$161,000	Greater than \$258,000 and less than or equal to \$322,000	\$174.70	\$349.40	\$33.30
Greater than \$161,000 and less than or equal to \$193,000	Greater than \$322,000 and less than or equal to \$386,000	\$279.50	\$454.20	\$53.80
Greater than \$193,000 and less than \$500,000	Greater than \$386,000 and less than \$750,000	\$384.30	\$559.00	\$74.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$419.30	\$594.00	\$81.00

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Coverage Beyond Medicare: Medicare Advantage OR Medigap

Medicare Advantage (Part C): Includes Part D Drug Coverage

- Offered by private insurance companies approved by Medicare.
- Includes all benefits and services covered under Original Medicare.
- Includes extra benefits like prescription drug coverage, dental, vision, and hearing services, and fitness.
- Networks: HMO / PPO

Supplement/Medigap:

- Offered by private insurance companies to fill gaps in Original Medicare coverage: copayments, coinsurance, deductibles.

Compare Benefits Medigap	Plan G	Plan N
Medicare Part A Coinsurance	YES	YES
Medicare Part B Coinsurance or Copays	YES	YES
Medicare Part A Deductible	YES	YES
Medicare Part B Deductible	NO	NO
Medicare Part B Excess Charges	YES	NO
Foreign Travel Emergencies	YES	YES

- Covers some or all the out-of-pocket costs not covered by Original Medicare.

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Medicare Advantage

- Low to no Premium
- Copays when receiving Services Network
- Never includes Underwriting
- Includes Part D

Vs.

Supplement/Medigap

- Higher Monthly Premium
- Limited Medical Costs Medicare's Network
- No Underwriting the first 6 months on Part B
- Does Not include Part D

	Medicare Advantage	Supplement/Medigap
Part B Premium		
Monthly Premium of Med Adv/Medigap		
Part D Premium	\$0	
Dental	\$0	
Vision	\$0	
Total		