## **CHOOSING YOUR MEDICARE PATH**

## **Original Medicare**



Covers inpatient hospital care, skilled nursing facility care, home health care and hospice care. Part A does not have a monthly premium for most people but it does have a deductible and coinsurance as applicable. Provided by Medicare.



Part B Medical Insurance Covers outpatient medical services such as doctor visits. Part B does have a monthly premium which is based on your income. It also has an annual deductible and covers you at 80%. Provided by Medicare.

## PATH 1

Medicare Supplement Insurance Plus a Part D Drug Plan



## PATH 2

Medicare Advantage Plan (like an HMO or PPO)



Helps fill in most of the financial gaps in Parts A and B coverage. These plans are offered by private insurance companies.



Helps pay for covered prescription medications. These plans are offered by private insurance companies and can vary in cost and drugs covered.



Part C Hospital Insurance, Medical Insurance & Rx Drug Coverage These Medicare plans are offered by private insurance companies with a variety of plan, cost, copay and coinsurance options. Plans often include additional benefits such as vision and hearing.

Prescription Drug Coverage is included in most (not all) Medicare Advantage Plans.

Call us to learn more about Medicare and all of your options. Our consultations are FREE, objective and professional. We offer you the option to attend one of our free seminars, schedule a phone call, schedule an in-home meeting or visit our office in West Knoxville.



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