A quick look at your Medicare coverage choices

There are 2 main choices for how you get your Medicare coverage. These choices will be explained in more detail on the next page and throughout this book.

Option 1: Original Medicare

(See pages 61-64)

This includes Part A and B.



Part A
Hospital Insurance





Part B
Medical Insurance

You can add:

(See pages 83-96)



Part D

Medicare Prescription
Drug Coverage

You can also add:

(See pages 79-82)



Medigap

Medicare Supplement Insurance

(Medigap policies help pay your out-of-pocket costs in Original Medicare.)

Option 2: Medicare Advantage (Part C)

(See pages 65-78)

These plans are like HMOs or PPOs, and typically include Part A, B, and D.



Part A
Hospital Insurance





Part B
Medical Insurance





Medicare Prescription Drug Coverage

(Most plans cover prescription drugs. If yours doesn't, you may be able to join a separate Part D plan.)