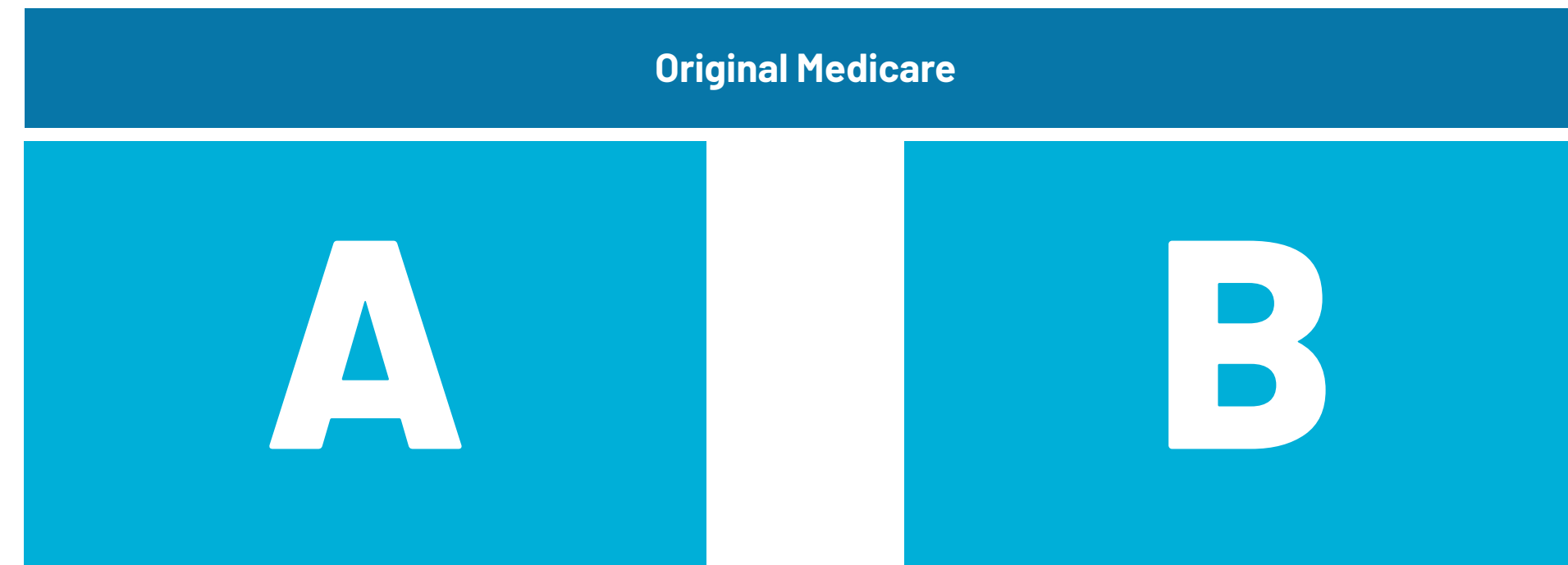


# The four parts of Medicare



## Coverage for hospital care

## Coverage for medical care

- You must enroll in Part A and Part B when you turn 65.
- If you only have Original Medicare, you still need to cover some expenses on your own.
- For most people, there is no premium for your Part A hospital coverage. But before Part A covers your hospital expenses, you must first pay a deductible for each hospital stay. If your stay is longer than 60 days, you will have a per-day copay
- There is a monthly premium for Part B coverage; the amount depends on your income and will be deducted from your Social Security.
- There is also a yearly deductible for Part B. After you pay the deductible, Medicare covers 80% of the Part B-eligible expenses.
- There is no limit on your annual out-of-pocket costs if you only have Original Medicare coverage



## Medicare Advantage

- Medicare Part C is also called a Medicare Advantage plan. It combines Part A and B coverage and may include enhanced coverage for items such as doctor's visits and hospital stays, as well as prescription drug coverage and additional benefits such as dental, vision and/or hearing coverage.
- You can buy Medicare Advantage plans from private insurance companies.
- To buy a Medicare Advantage plan, you must be enrolled in Parts A and B and live in the plan's service area.



## Coverage for prescription drugs

- Part D helps pay for prescription drugs.
- Part D is offered through private insurance companies.
- Part D can be purchased as a stand-alone prescription drug plan or can be included as part of a Part C Medicare Advantage plan.