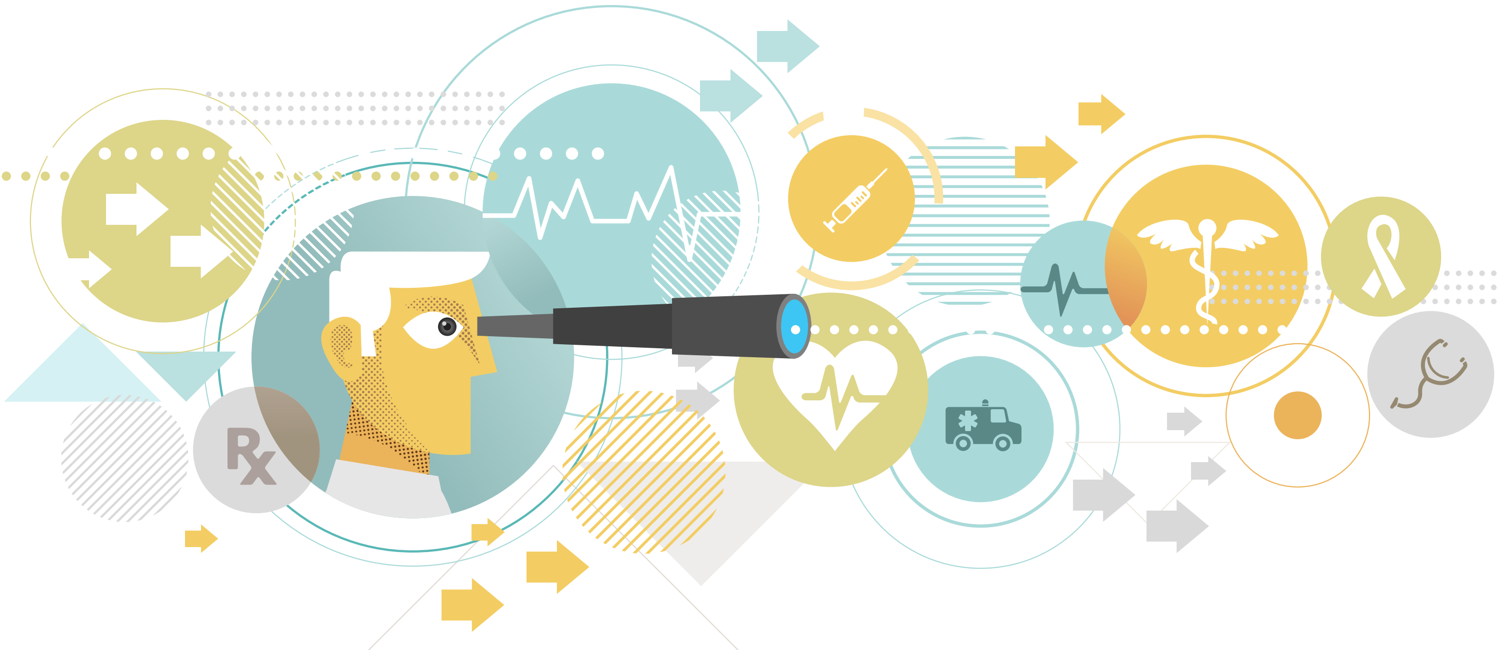


YOUR MEDICARE DECISION GUIDE

A simple way to understand your benefits, compare options, and choose the right plan for your needs.

PREPARED FOR YOU BY:

WELCOME

Medicare can feel complicated, but the good news is that it doesn't have to be. This guide breaks everything down into easy-to-understand pieces, so you feel confident choosing the coverage that fits your lifestyle, your budget, and your health needs.

INSIDE THIS GUIDE

- What Medicare covers
- What it doesn't cover
- How to fill the gaps
- The difference between Medicare Supplement and Medicare Advantage
- Prescription drug options
- Helpful worksheets to compare your choices

WHAT ORIGINAL MEDICARE INCLUDES

PART A—
HOSPITAL COVERAGE

- Hospital stays
- Skilled Nursing (short-term)
- Hospice
- Some home health care

PART B—
MEDICAL COVERAGE

- Doctor visits
- Outpatient procedures
- Lab work, X-rays, imaging
- Preventive services
- Durable medical equipment

IMPORTANT TO KNOW

- Medicare covers most, but not all, medical costs.
- You'll still have deductibles, copays, and 20% coinsurance on most outpatient services.
- There is no out-of-pocket maximum, meaning there is no limit to your financial responsibility.
- Original Medicare does not include prescription drug coverage.

WHAT MEDICARE DOES *NOT* COVER

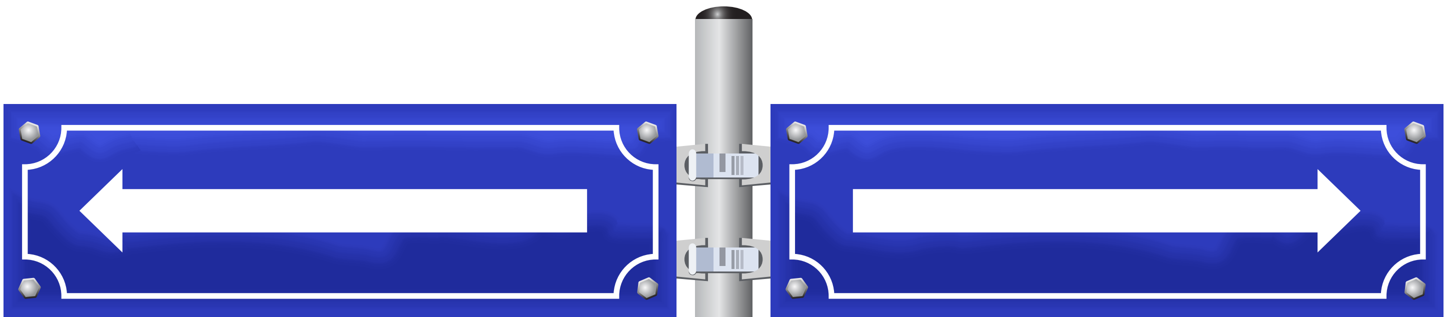
Original Medicare leaves several common services out:

- Most dental care
- Routine vision exams & eyewear
- Hearing aids
- Prescription drugs (Part D needed)
- Care outside the U.S.
- Long-term care
- Fitness or wellness benefits
- Custodial care (help with daily activities)

WHY THIS MATTERS

You could face significant out-of-pocket expenses without additional coverage. This is why most people add additional coverage, to protect their health and finances.

YOUR TWO MAIN MEDICARE PATHS



PATH 1:
ORIGINAL MEDICARE + MEDIGAP + PART D

For people who want:

- Freedom to see any Medicare-accepting provider nationwide
- No or low costs when you receive services
- Coverage that travels
- Predictable monthly premium payment

PATH 2:
MEDICARE ADVANTAGE (PART C)

For people who want:

- Low or $0 monthly premium
- Extra benefits (dental, vision, hearing, OTC, fitness)
- Medical + drug coverage combined in one plan
- Predictable out of pocket costs and simple plan experience

MEDICARE SUPPLEMENT (MEDIGAP) OVERVIEW

WHAT MEDIGAP PLANS DO

Medigap helps pay the costs Original Medicare doesn't, including:

- Part A & B deductibles
- Copays
- Coinsurance
- Unexpected medical bills

WHY PEOPLE CHOOSE MEDIGAP

- Use any provider who accepts Medicare
- Excellent coverage for major medical events
- Predictable annual expenses
- Great for travelers or snowbirds

WHAT YOU ADD

- Standalone prescription drug plan (Part D)
- Optional dental, vision, hearing coverage

MEDICARE ADVANTAGE OVERVIEW

WHAT'S INCLUDED IN MEDICARE ADVANTAGE

- Part A hospital
- Part B medical
- Usually, Part D prescription drug coverage
- PLUS extra benefits such as:
Dental, Vision, Hearing, Gym Memberships, Over-the-Counter Allowances, Transportation, Meal Support

WHY PEOPLE CHOOSE MEDICARE ADVANTAGE

- Low or $0 monthly premiums
- One simple plan to manage
- Predictable copays
- Built-in extras that Original Medicare doesn't offer

THINGS TO KNOW

- Network limitations may apply
- You may have copays and coinsurance when receiving services
- Plans vary by ZIP code

COST PROTECTION OPTIONS
(available with both paths)

HOSPITAL INDEMNITY PLANS

Pays cash directly to you when hospitalized. Helps with:

- Deductibles, copays and coinsurance
- Non-medical expenses—travel, hotels, meais
- Services that are not Medicare approved

CANCER & CRITICAL ILLNESS PLANS

Provides a lump-sum benefit you can use for:

- Treatment
- Travel
- Prescriptions
- Household expenses

DENTAL, VISION & HEARING PLANS

Great addition if:

- You choose a Medigap plan (which doesn't include dental, vision or hearing)
- Your Medicare Advantage dental/vision maximums are limited

MEDIGAP vs MEDICARE ADVANTAGE COMPARISON CHART

FEATURE	MEDIGAP + PART D	MEDICARE ADVANTAGE
Monthly Premium	Higher	Often $0
Out-of-Pocket Costs	Very low	Pay-as-you-go copays
Doctor Choice	Any Medicare provider	Networks (HMO/PPO)
Drug Coverage	Added separately	Usually included
Travel Freedom	Excellent	Limited to service area/ network
Extra Benefits	Not included	Many extras available

There is no 'best' option—only the best option *for you.*

WHICH PATH FITS YOUR LIFESTYLE?

YOU MAY PREFER MEDIGAP IF YOU...

- Travel often
- Want predictable costs
- Prefer nationwide provider access
- Want strong financial protection

YOU MAY PREFER MEDICARE ADVANTAGE IF YOU...

- Want low monthly premiums
- Like dental, vision, and hearing benefits
- Prefer a bundled, all-in-one approach
- Want care coordination and wellness programs

WHEN YOU CAN ENROLL

INITIAL ENROLLMENT PERIOD

A 7-month window surrounding your 65th birthday.

MEDIGAP ENROLLMENT

A 6-month Open Enrollment Period when you initially enroll in Part B. Otherwise, you can apply at any time *(subject to medical underwriting in most states)* or if you qualify for a Guaranteed Issue right.

MEDICARE ADVANTAGE & PART D ENROLLMENT

- October 15 – December 7: Annual Enrollment Period
- January 1 – March 31: Medicare Advantage Open Enrollment Period
- Special enrollment periods if you move, retire, or lose coverage

WORKSHEETS

MEDICATION LIST

NAME	DOSAGE	FREQUENCY	PREFERRED PHARMACY
☐ GENERIC OK			
☐ GENERIC OK			
☐ GENERIC OK			
☐ GENERIC OK			
☐ GENERIC OK			
☐ GENERIC OK			
☐ GENERIC OK			
☐ GENERIC OK			
☐ GENERIC OK			
☐ GENERIC OK			

WORKSHEETS

PROVIDER LIST

Primary Care Doctor		☐ MUST KEEP
Specialist #1		☐ MUST KEEP
Specialist #2		☐ MUST KEEP
Specialist #3		☐ MUST KEEP
Specialist #4		☐ MUST KEEP
Specialist #5		☐ MUST KEEP
Hospital/Clinic #1		☐ MUST KEEP
Hospital/Clinic #2		☐ MUST KEEP

WHAT MATTERS MOST TO YOU

- ☐ Low Monthly Premium
- ☐ Freedom to Choose Doctors
- ☐ Dental/Vison/Hearing benefits
- ☐ Predictable Costs
- ☐ Travel Flexibility
- ☐ Help managing chronic conditions

YOUR PERSONALIZED COVERAGE SUMMARY

RECOMMENDED PATH: ☐ Medigap ☐ Medicare Advantage

SPECIFIC PLANS TO REVIEW:

PRESCRIPTION DRUG CONSIDERATIONS:

OPTIONAL COVERAGE SUGGESTIONS:

YOUR PERSONALIZED COVERAGE SUMMARY

ENROLLMENT TIMELINE:

- [ ] Initial Enrollment
- [ ] Annual Enrollment
- [ ] Open Enrollment
- [ ] Special Enrollment

Requested Start Date: ______________________

NOTES & REMINDERS:

WE'RE HERE TO HELP

MEDICARE IS EASIER WHEN YOU HAVE GUIDANCE.

Whether you're reviewing your options for the first time or making changes to your current plan, we're here to help you make clear, informed decisions.