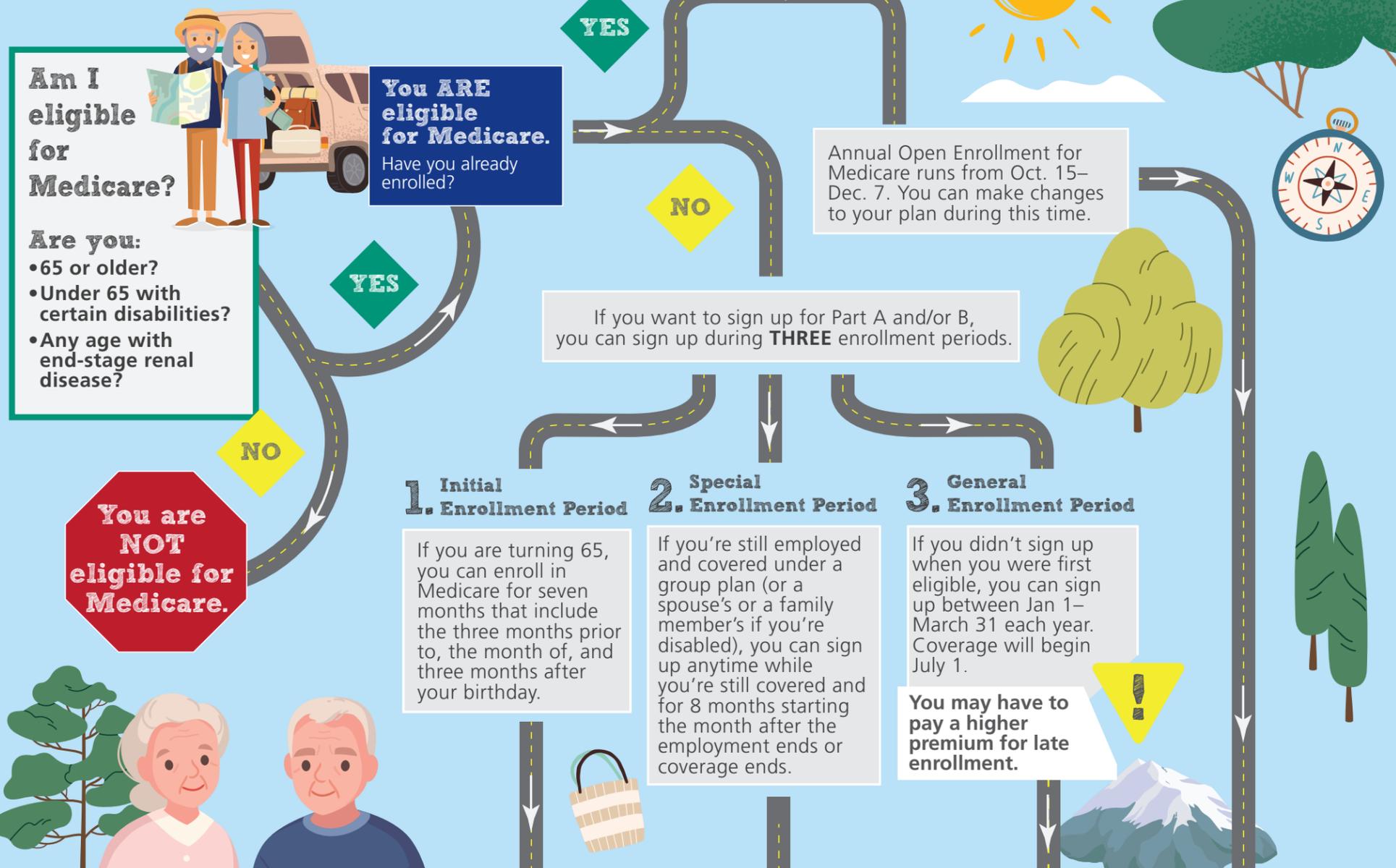


# Medicare MADE EASY



## START HERE



## SO WHAT ARE MY CHOICES? You have two main options for Medicare.

### Option 1

#### ORIGINAL MEDICARE

If you receive Social Security or Railroad Retirement benefits you are automatically enrolled in parts A and B. If you do not receive these benefits, you will need to enroll.



#### Part A

Insurance for services within a hospital

Parts A & B do not cover all costs such as deductibles and coinsurance.

#### Part B

Insurance for services within a doctor's office

Part B requires a monthly premium. This may be paid directly out of your Social Security check.

#### Part D

Prescription Drug Coverage (run by Medicare-approved private insurance companies)

If you do not sign up for Part D when you are first eligible, you may pay more for coverage later.

**Decide if you need to purchase Medigap insurance (Medicare supplemental insurance)**



### Option 2

#### MEDICARE ADVANTAGE (Part C)

Covers both A and B and often covers Part D (run by Medicare-approved private insurance companies).

These plans are like an HMO or PPO. Premiums, copays and coverage vary by plan.

**To learn more about Medicare Advantage plans, call 858-951-1877 or 858-726-9928 to talk with a health insurance broker. The brokers are a resource offered to you and not affiliated with Scripps.**



**Many Medicare Advantage plans include Part D along with additional benefits.**

**If your plan covers these items, your enrollment is complete. You do not need supplemental insurance.**

**Remember, everyone's needs are different. If you have questions about what coverage is best for you, visit [medicare.gov](http://medicare.gov) or visit [Scripps.org/Medicare](http://Scripps.org/Medicare).**