

How Does Medicare Work?

After you enroll in Original Medicare (Parts A and B), there are two ways to get additional coverage.

Medicare Choices

STEP 1

Enroll in Original Medicare when you become eligible.

Original Medicare- government provided

Part A



Covers
hospital
stays

Part B



Covers
doctor and
outpatient
visits

STEP 2

If you need more coverage you have two options.

Option 1

Keep original Medicare and add:

Medicare Supplement Insurance

Offered by private companies



Covers some or all of the
costs not covered by
Parts A and B

and

Medicare Part D

Offered by private companies



Covers prescription
drugs

Option 2

Choose a single plan:

Medicare Advantage

Offered by private companies

Part C



Combined
Parts A and
B



*Additional
Benefits*

Part D



Most Plans Cover
Prescription Drugs