

# 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