

Add **MORE** to Original Medicare

More protection. **More** peace-of-mind.

MEDICARE SUPPLEMENT PLANS

Original Medicare includes hospital insurance (Medicare Part A) and medical insurance (Medicare Part B). Because there's no out-of-pocket protection, many **add Medicare Supplement Insurance to help with expenses**. This insurance is also known as **Medigap**.

Extra Insurance for Extra Protection

You can buy Medigap insurance from a private health insurance company. Most states offer standard policies with different benefit levels, and they cover copayments, coinsurance, and deductibles.



MEDICARE PAYS:
approved **portion**
of the bills.



MEDIGAP PAYS:
the excess **amount left over**,
according to the plan's terms.

With Original Medicare alone, you are still responsible for 20% of your total healthcare costs. A Medicare Supplement plan helps fill in the gap and protects your pocketbook.



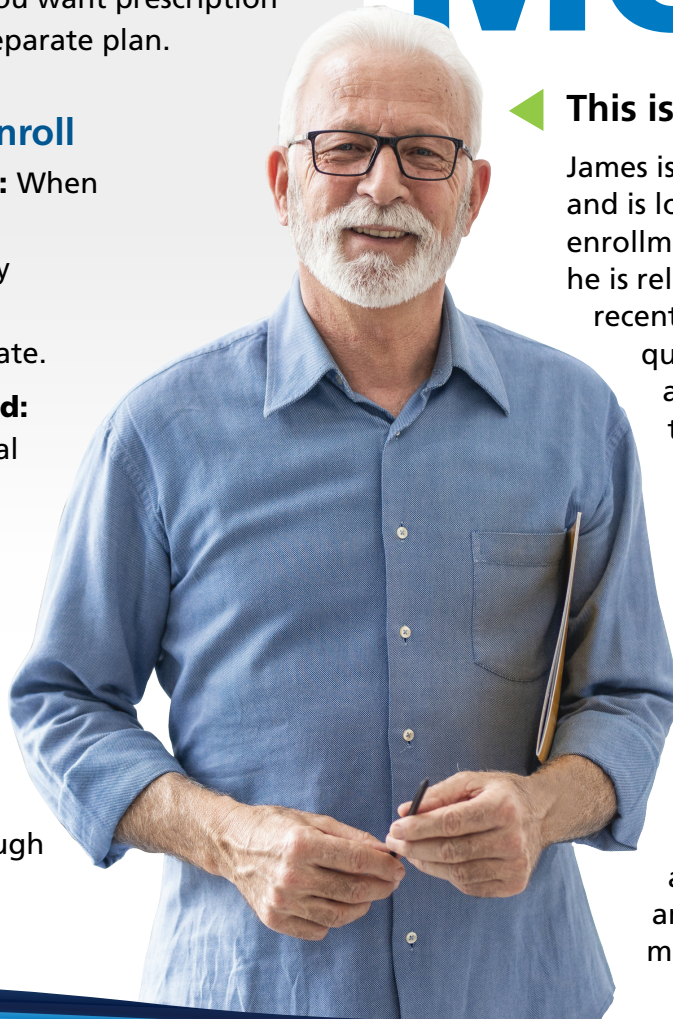
Who's Eligible?
Anyone enrolled
in Medicare Part A
and Part B.

Additional Benefits

Medigap is a supplement to Original Medicare and does not include things like dental, vision, and pharmaceutical coverage. If you want prescription drug coverage, it requires a separate plan.

Know When You Can Enroll

- **Initial enrollment period:** When you turn 65, the six-month enrollment period generally starts the month of your Medicare Part B effective date.
- **Special enrollment period:** You may qualify for a special enrollment period if you experience a qualifying circumstance.
- **Open enrollment period:** If you miss initial enrollment, you can apply for a policy during the Medigap open enrollment, January 1 through March 31 annually.



JAMES GOT

MORE

◀ This is James.

James is turning 65 in two months and is looking at his Medicare enrollment options. Although he is relatively healthy, he was recently hospitalized and had quite a few follow-up appointments. He wants to make sure he can cover the expense if that happens again. After discussing the options with his agent, James decided to purchase a Medicare Supplement to cover the cost of copayments and deductibles that are not covered with Original Medicare alone and now has protection and peace of mind as he moves into retirement.

I can help you learn **MORE** about Medicare Supplement plans!

*Speak to a licensed insurance agent
specializing in Medicare:*

The purpose of this communication is the solicitation of insurance. Contact may be made by an insurance agent/producer or insurance company. Medicare Supplement insurance plans are not connected with or endorsed by the U.S. government or the federal Medicare program.