



Choosing your Medicare coverage

The chart below can help you make your personal Medicare coverage choice. Review the details and find the coverage that best represents your needs and preferences.

MEDICARE COVERAGE	WHAT IS IT?	CONSIDER THIS COVERAGE IF...
Original Medicare (Part A and Part B)	Original Medicare covers hospitalization and medical services. You pay deductibles and coinsurance. Original Medicare does not cover prescription drugs, vision or hearing.	You can afford the deductibles and coinsurance (i.e., coverage gaps), you only want basic medical and hospital benefits, and you want to visit the doctors and hospitals of your choice.
Medicare Advantage plans (Part C)	These plans cover the same medically necessary services as Original Medicare and may offer some basic benefits for vision, dental and hearing. Many plans include Medicare Part D prescription drug coverage. Plans generally limit you to receiving services through their network doctors.	You want coverage that includes more than just Parts A and B.
Medicare Supplement Insurance plans (also called "Medigap" plans)	If you choose Original Medicare, you can purchase these plans to help you pay for some or all of your out-of-pocket health care costs that Original Medicare doesn't cover, like deductibles and coinsurance.	You need gap coverage for out-of-pocket expenses left by Original Medicare, and you want to see the doctors and hospitals of your choice anywhere in the country.
Medicare Part D Prescription Drug Plans (Stand-alone)	These plans add prescription drug coverage to your Original Medicare or Medigap Plan.	You have Original Medicare or a Medicare Supplement add Part D prescription drug coverage.
Group-Specific Retiree Health Plans	Private plans offered exclusively because of employment or membership. These plans integrate with Medicare and help you pay for most out-of-pocket health care costs that Original Medicare does not cover and some may also include prescription drug coverage.	You need gap coverage for out-of-pocket expenses left by Original Medicare, need Part D prescription drug coverage and want to see the doctors and hospitals of your choice anywhere in the country.

Call 800.878.6765 or visit memberinsurancesolutions.com today.

Member Insurance Solutions is a marketing name of MDA Insurance & Financial Group

BCBSM Legacy Plan/ Medigap C Transition Options

