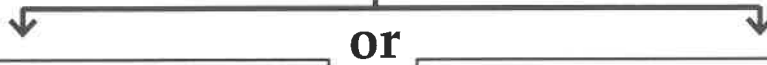


Your Medicare Coverage Choices at a Glance

There are two main ways to get your Medicare coverage: Original Medicare (Parts A and B) or a Medicare Advantage Plan (Part C). Use these steps to help you decide which way to get your coverage.

Start

Step 1: Decide how you want to get your coverage



or

ORIGINAL MEDICARE

Part A

Hospital insurance

Part B

Medical insurance

Step 2: Decide if you need to add drug coverage

Part D

Prescription drug coverage

Step 3: Decide if you need to add supplemental coverage

Medigap

Medicare supplement insurance

END

MEDICARE ADVANTAGE PLAN

(like an HMO or PPO)

Part C

Combines Part A, Part B and usually Part D

Step 2: Decide if you need to add drug coverage

Part D

Prescription drug coverage (if not already included)

END

NOTE: If you join a Medicare Advantage Plan, you don't need a Medicare supplement policy. If you already have a Medicare supplement policy, you can't use it to pay for out-of-pocket costs you have under a Medicare Advantage Plan. If you already have a Medicare Advantage Plan, you can't be sold a Medicare supplement policy.

For more information on Original Medicare and Medicare Advantage plans, see Appendix I.