

Part  
A

Part  
B

Part  
C

Part  
D

# What is Medicare?

Medicare is a federal health care program for Americans 65 years and older and for individuals under 65 with certain disabilities. It generally covers about 80% of medical costs.



Hospitals

## Medicare Part A

Coverage Includes:



Inpatient care in hospitals and some skilled nursing facilities



Some home health and hospice care

Does Not Cover:



Long-term nursing home stays



Non-medical, in-home care

What is needed to be eligible for Medicare Part A coverage, at no cost?

40

QUARTERS OF MEDICARE SOCIAL SECURITY CREDIT,

meaning you and your employer paid for Medicare Part A through payroll deductions, or you worked in a job covered by Social Security.

OR

THROUGH A SPOUSE'S WORK RECORD,

if you do not have enough quarters to receive Medicare Part A at no cost.

FACT: Most public employees pay into Medicare even though they don't pay into Social Security.



Outpatient Services

## Medicare Part B

Coverage Includes:



Doctors' services (physicians and specialists)



Some lab work, X-rays, therapy and durable medical equipment

Does Not Cover:



Vision



Dental



Nonprescription drugs and supplies

What is needed to be eligible for Medicare Part B?



You are eligible to enroll at the AGE OF 65.

OR



QUALIFYING ILLNESS OR DISABILITY

FACT: There is a monthly premium based on income. Most Americans pay \$121.80 per month.



## Medicare Advantage (Part C)

Private insurance that replaces traditional Medicare Parts A and B, and provides higher coverage than just Parts A and B.

Sometimes Covers:



+



Vision and Dental



Usually combined with a drug plan (MAPD)

Plans Provided by Private Companies

**HMO** Health Maintenance Organizations

**PPO** Preferred Provider Organizations

**PFFS** Private Fee-for-Service

FACT: Monthly premiums vary depending on your state, private insurer and if you choose an HMO or PPO for your Medicare Advantage coverage.



Prescriptions

## Medicare Part D

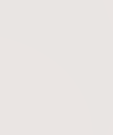
Covers:



Prescription drugs including generic, brand name and specialty drugs at participating retail pharmacies and home delivery.



Medicare Part D Facts:



**PRESCRIPTION DRUG COVERAGE IS A SEPARATE POLICY FOR MEDIGAP PLANS** purchased from a private prescription drug company.



**YOU WILL PAY A MONTHLY PREMIUM**

Part D coverage is paid each month.

## What are my Medicare options?

Most Medicare participants combine the options above to create one of the following plans:

1

Part A (Hospital)

+

Part B (Outpatient)

= Original Medicare

2

Original Medicare +

Medigap Plan

+

Part D

3

Medicare Advantage (Part C)

+

Part D

=

Medicare Advantage Prescription Drug Plan (MAPD)

For additional information on Medigap Plans visit [www.opers.org](http://www.opers.org)