

Below is an easy breakout of your two coverage paths on Medicare:

Option 1: **Original Medicare**

This includes Part A and B.



Part A
Hospital Insurance



Part B
Medical Insurance

— You Can Add: —



Part D
Medicare Prescription
Drug Coverage



Supplement Coverage

(Some examples include coverage from Medicare Supplement Insurance (Medigap) policy or coverage from a former employer or union.)

Option 2: **Medicare Advantage (Part C)**

These plans are like HMOs or PPOs, and typically include Part A, B and D



Part A
Hospital Insurance



Part B
Medical Insurance

— Most Plans Include: —



Part D
Medicare Prescription
Drug Coverage

— Some Plans Also Include: —

Lower out-of-pocket-costs

(Most plans cover prescription drugs. If yours doesn't, you may be able to join a separate Part D plan.)

How do I compare Medigap policies?

The chart below shows basic information about the different benefits that Medigap policies cover for 2022. If a percentage appears, the Medigap plan covers that percentage of the benefits and you're responsible for the rest.

Benefits	F*	G*	N**
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%***
Blood (first 3 pints)	100%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%
Skilled nursing facility care coinsurance	100%	100%	100%
Part A deductible	100%	100%	100%
Part B deductible	100%		
Part B excess charges	100%	100%	
Foreign travel emergency (up to plan limits)	80%	80%	80%

*Plans F & G offer a high deductible plan in some states.

**Plan N pays 100% of the costs of Part B services, except for copayments for some office visits and some emergency room visits.