

MEDICARE AT A *GLANCE*



A plain-English guide to Parts A, B, C, and D

Part A Hospital Insurance



What it covers

Inpatient hospital stays
Skilled nursing facility care
Hospice and home health care

Cost

Free for most people
(if you paid Medicare taxes 10+ yrs)

Part B Medical Insurance

What it covers

Doctor visits and outpatient care
Preventive screenings and labs
Durable medical equipment



Cost

\$202.90/mo standard premium (2026)
20% coinsurance after deductible

Part C Medicare Advantage



What it covers

A private plan replacing
Original Medicare (Parts A + B)
Often includes Part D coverage

Watch out for

Network restrictions
Prior authorizations required

Part D Prescription Drugs

What it covers

Prescription medications
Via standalone plan or Part C
Plans vary — review every October



Good to know

Out-of-pocket cap: \$2,000/yr (2025+)
After that, covered drugs cost \$0

Medicare does NOT cover

Dental • Vision • Hearing • Long-term care • Most care outside the U.S.
Supplemental (Medigap) or Medicare Advantage plans may help fill these gaps

When do you sign up?

Your Initial Enrollment Period opens 3 months before your 65th birthday
and closes 3 months after — a 7-month window.

Missing it can mean permanent penalties. Plan ahead.

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