MEDICARE AT A *GLANCE*

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

KINGSVIEW WEALTH

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.