

ORIGINAL MEDICARE & MEDIGAP

This guide is designed to show how these plans work together to create high predictability, low-risk coverage with broad provider freedom...And a clear path for you!

What is Original Medicare?

Original Medicare is the Federal health insurance program made up of:

PART A which covers Hospital Care, Skilled Nursing, Home Health, Hospice &

PART B which covers Doctor Visits, Outpatient Care, Labs, Imaging, Preventive Services

- Includes any provider in the U.S. who accepts Medicare
- No annual out-of-pocket maximum
- You pay deductibles, coinsurance, & 20% of most Part B services.

Why Add a Medigap Plan?

Medigap (or Medicare Supplement Insurance) is optional coverage from private insurance companies that helps pay the cost-sharing gaps in Original Medicare to cover:

- Part A & B deductibles
- Part A & B coinsurance
- The 20% you normally pay under Part B
- Additional hospital days
- Foreign travel emergency (some plans)

Medigap does not replace Medicare. Enrollment in Parts A & B is required.

How Does it Work Together?

Think of it as a 2-Layer System:

LAYER 1
Original Medicare
PAYS its share of approved services FIRST

LAYER 2
Medigap
automatically PAYS its share of the REMAINING COSTS

No need to file claims.
Providers bill Medicare directly and Medicare coordinates with your Medigap Plan.

What Will I Pay with Medigap?

Your costs will typically include:

- Monthly Part B premium
- Monthly Medigap premium
- Part B deductible (for Plan G)
- Small copays (for Plan N)
- Any non-covered services

There is no Maximum Out-of-Pocket cost (MOOP) in Original Medicare. However, Medigap dramatically reduces your exposure to expense by covering most or all of the cost-sharing.

What Medigap DOESN'T Cover

Medigap does not include:

- Prescription Drugs (Part D needed)
- Dental
- Vision
- Hearing
- Long-Term Care
- Fitness
- Transportation
- Supplemental Benefits
- Services not approved by Medicare

Who is Medigap For?

Medigap is for anyone who values:

- Predictable Costs
- Nationwide Provider Access
- Low Out-of-Pocket Risk
- Having no Networks or Referrals
- Flexibility when Traveling

The Clear Path

Original Medicare = Primary Insurance
Medigap = Fills in Medicare Cost Gaps
Part D = Covers Prescriptions

(Part D optional, but recommended)

