

## Navigating Medicare

Here are the basic choices when signing up for Medicare.

**STEP 1**

**Original Medicare or Medicare Advantage?**

Original Medicare	Medicare Advantage Part C
<ul style="list-style-type: none"> <li>▪ Includes Part A (hospital) and Part B (outpatient).</li> <li>▪ Monthly premium, based on income, for Part B</li> <li>▪ Choice of doctors, hospitals and other providers.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Includes Part A and B; offered by private insurers.</li> <li>▪ Works like an HMO/PPO; pre-selected network of providers.</li> <li>▪ Monthly premium, in addition to Part B premium.</li> </ul>

**STEP 2**

**Do you want drug coverage?**

Original Medicare	Medicare Advantage Part C
<ul style="list-style-type: none"> <li>▪ If yes, must choose and join a Part D plan.</li> <li>▪ Run by private companies.</li> </ul>	<ul style="list-style-type: none"> <li>▪ If yes – and if offered through Advantage plan – typically must use that coverage.</li> <li>▪ If yes – and if not offered through Advantage plan – must choose and join a Part D plan.</li> </ul>

**STEP 3**

**What do you do about Medigap/supplemental coverage?**

Original Medicare	Medicare Advantage Part C
<ul style="list-style-type: none"> <li>▪ Covers some costs not paid under Parts A &amp; B</li> <li>▪ Sold by private insurers; premiums vary by company and policy.</li> <li>▪ Employers/unions may offer similar coverage to retirees.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Normally not needed for Advantage plans.</li> <li>▪ If switching to an Advantage plan, Medigap policy can't be used to pay out-of-pocket costs under Advantage plan.</li> </ul>

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231 FARMINGTON AVENUE, FARMINGTON, CONNECTICUT 06032 t 860 674.2400 800-217.2200 f 860 674.2405  
e MCOURSEY@FINSVS.COM WWW.COURSEYFINANCIAL.COM

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SUPERVISORY OFFICE: 76 BATTERSON PARK ROAD, FARMINGTON, CT 06032 t 860-674.1800  
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