

NAVIAGTING MEDICARE COVERAGE OPTIONS

YOU MUST CHOOSE A COMBINATION OF THE FOLLOWING:

PLAN	COVERAGE	MONTHLY PREMIUMS
Medicare Part A (Hospital Insurance)	<ul style="list-style-type: none"> In-patient care in hospitals Skilled nursing facility Hospice Home health care 	<ul style="list-style-type: none"> You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working If you aren't eligible, you'll have to pay up to \$518 per month for coverage
Medicare Part B (Medical Insurance)	<ul style="list-style-type: none"> Services from doctors and other health care providers Outpatient care, home health care, durable medical equipment Some preventive services 	<ul style="list-style-type: none"> A standard Part B premium is \$185 per month in 2025 If your Modified Adjusted Gross Income is higher than \$106,000 filing single or \$212,000 filing jointly, you'll pay more
Medicare Part C (Medicare Advantage)	<ul style="list-style-type: none"> Includes all benefits and services covered under Part A and Part B Usually includes Medicare prescription drug coverage Run by Medicare-approved private insurance companies May include extra benefits and services for an additional cost 	<ul style="list-style-type: none"> Varies by company and type of coverage selected
Medicare Part D (Medicare Prescription Drug Coverage)	<ul style="list-style-type: none"> Helps cover the cost of prescription drugs May help protect against higher costs by having deductibles and coinsurance Run by Medicare-approved private insurance companies 	<ul style="list-style-type: none"> Varies by company and type of coverage selected

Source: Medicare.gov, 2025

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