Medicare Coverage Choices

When you become eligible for Medicare, you have a choice to make on how to receive your coverage:

Choose either Original Medicare or a Medicare Advantage Plan

---

**Original Medicare**

**Step 1:** Enroll in Original Medicare.
- Medicare Part A (hospital)
- Medicare Part B (medical) - requires a monthly premium

Medicare pays your providers directly for your services. Original Medicare only covers approximately 80% of costs.

Do you need supplemental coverage to pay for costs Original Medicare does not cover?

**Step 2:** Sign up for a Medicare Supplement Insurance policy.
Also known as Medigap, and offered by private companies to cover gaps in Medicare coverage. You will pay a separate monthly premium.

---

**Medicare Advantage Plan**

**Step 1:** Sign up for
- Medicare Part A (hospital)
- Medicare Part B (medical) - requires a monthly premium

**Step 2:** Enroll in a Medicare Advantage Plan, also known as Part C.
Private companies provide both Part A and Part B coverage. Many plans cover prescription drugs (Part D) as well. The private companies pay your providers directly for your services.

SERS offers Medicare Advantage plans with prescription drug coverage

---

**SERS coverage includes:**
- Part A, Part B, and Part D
- $0 deductible
- SilverSneakers for Aetna and Paramount plans
- Better prescription drug coverage through the donut hole
- Lower out-of-pocket costs than Original Medicare

Each month, you pay your Part B premium to Medicare and a premium to SERS for your Medicare Advantage plan. SERS adds $45.50 to your monthly pension when you take SERS’ coverage to help you pay your Part B premium.