

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

Sign up for 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?

Select a Medicare Supplement Insurance policy.

This is also known as Medigap, and offered by private companies to cover gaps in Medicare coverage. You will pay a separate monthly premium.



Do you need prescription drug coverage?

Select a Medicare Prescription Drug Plan (Part D).

Original Medicare does not include prescription drug coverage. Part D plans are offered by private companies approved by Medicare. You will pay a separate monthly premium.



Medicare Advantage Plan

Sign up for Original Medicare.

- Medicare Part A (hospital)
- Medicare Part B (medical - requires a monthly premium)



Select a Medicare Advantage Plan, also known as Part C.

Private companies provide both Part A and Part B coverage. Most 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
- Better prescription drug coverage than most Medicare Part D plans
- 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.