

## What's next?

Find your plan. Ready for the simple way to choose an option that fits you and your family's needs? BGA Insurance Group can show you available Medicare plans in your area. We can discuss over the phone, meet in person, or help assist your research and enroll on your own through our website. Contact us today to learn more.

## Why BGA Insurance?

The Mission of BGA Insurance Group is to assist Seniors and their families plan their Healthcare, Long-Term Care, Final Expenses and Financial Security when approaching, and during, retirement.

We are licensed Insurance Agents in PA, NJ, DE, FL, and several other states. We are courteous and patient; we are committed to our clients from the first conversation to our annual reviews of their plans.



# Making sense of Medicare



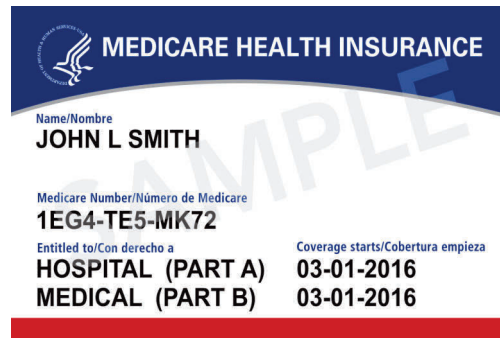
**855-494-0097**

[info@bgainsurance.net](mailto:info@bgainsurance.net)

[www.bgainsurance.net](http://www.bgainsurance.net)

# What is Medicare?

Medicare is a federal health insurance program for Americans ages 65 and older, as well as those with certain disabilities. Through a combination of its 4 key parts, Medicare covers some of its enrollees' health costs



## Make Sense of Medicare

Understanding the ins and outs of your Medicare plan can be a complex and frustrating process.

What if we told you there was a simple way to distinguish the major parts of Medicare and find the plan that fits your needs? It sounds too good to be true, right? Read on and find out just how simple it can be.

# What are the four parts of Medicare?



## Part A Hospital

Part A covers inpatient hospital visits, skilled nursing facility stays and hospice care. Part A is free for most but does have copays and deductibles.



## Part B Medical

Part B helps pay for doctor visits, ambulance rides, lab tests, and equipment like wheelchairs. Part B also has copays and deductibles. Most people will pay a standard premium for Part B but it could be different due to income.

## Part C (also known as Medicare Advantage)

Medicare Advantage is an alternative to Parts A and B offered by approved private insurers. Many plans include drug coverage and other benefits like vision and dental coverage. These plans often come in the form of HMO's and PPO's.



## Part D Prescription Drug Coverage (aka PDP)

An optional prescription drug plan offered by approved private insurers. This plan designates covered drugs and the pharmacies where you can get them. PDP plans are often purchased when using a Medigap policy.



## **Medicare Supplement (aka Medigap plans)**

**Offered by approved insurers, cover copays and deductibles that Parts A and B do not. Plans do not have networks or require referrals.**