



## *10 Things to Know about* **Medicare Supplement Insurance Plans**

1

Original Medicare was not designed to pay for all health care expenses. Medicare Supplement Insurance Plans cover costs not included in original Medicare, such as copayments, coinsurances and deductibles.

2

You must have Medicare Part A and Part B to get a Medicare Supplement Insurance Plan. Part A covers inpatient care at hospitals, skilled nursing facilities, hospice care and home health care. Part B covers services from doctors and other health care providers, outpatient care, durable medical equipment and many preventive services.

3

With a Medicare Supplement Insurance Plan, you may go to any doctor, hospital or other provider who accepts Medicare.

4

The six-month Initial Enrollment Period for a Medicare Supplement Insurance Plan begins the first day of the month that you're 65 and enrolled in Medicare Part B. After this initial enrollment, you may not be guaranteed acceptance.

5

Medicare Supplement Insurance Plans are identified by letters A through N. Each plan's benefits are standardized. For example, one company's Plan A benefits are identical to any other company's Plan A benefits.

6

You cannot have a Medicare Supplement Insurance Plan at the same time as a Medicare Advantage Plan. However, you can have a prescription drug plan that works with a Medicare Supplement Insurance Plan.

7

Medicare Supplement Insurance Plans only cover one person. If you and your spouse both want coverage, you will each need policies.

8

If you have a Medicare Supplement Insurance Plan, you must continue to pay your Medicare Part B premium.

9

A Medicare Select plan may be available. These plans generally have lower monthly premiums. To be eligible, you must live near a Medicare Select hospital and use it for non-emergency care.

10

Medicare Supplement Insurance Plans are guaranteed once you're a member even if you have health problems. An insurance company cannot cancel your policy as long as you pay the premium.

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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-285-2249 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-888-285-2249 (TTY: 711).