

# Medicare Supplements

## What are Medicare Supplement (Medigap) policies?

Supplements are policies sold by private companies that help pay what Medicare won't. They cover co-insurance (the percentages uncovered by Medicare) and deductibles in the hospital and for medical expenses.



After Medicare is obtained, seniors choose between a Supplement (covered here) or Medicare Advantage plan (see our Medicare Advantage explanation page). The Supplement has been around for decades and is typically known for its complete coverage with no or low deductibles. With the right Supplement, in most cases, you can show your card to the Doctor and walk away. Medicare pays first and then your Supplement pays its share.

Choosing the right Medicare Supplement is key to your financial security in your retirement years. Let us explain the differences and make it easy to understand!

### + Sample Supplement plans...

Medicare coverage	Plan-A	Plan-F	Plan-G	Plan-N
Part A, Hospital: \$1,340 deductible, not covered	Not paid	Pays it	Pays it	Pays it
Part B, Medical: \$183 deductible, not covered	Not paid	Pays it	Not paid	Not paid
Part B, 20%, not covered	Pays it	Pays it	Pays it	Pays it
Part B, 100% of Doctor overcharges, not covered	Not paid	Pays it	Pays it	Not paid

*\*These are partial highlights of three plans. For full benefits and plans, consult your Medicare handbook or company contract.*

### + Supplement tips

**Here are a few pointers when searching for a Medicare Supplement:**

- ✓ Begin your search and make a decision about 3 months before your Medicare begins.
- ✓ All Plan-F's (for example) are the same, so focus on the price and local agency's reputation.
- ✓ The agent can make all the difference. Look for experience, customer service (will they come to your home or make you come to them?) and of course, are they easy to understand?
- ✓ Stay away from any plan with deductibles and/or co-pays. You may not mind when you're healthy, but you are at their mercy when your health deteriorates.
- ✓ Make sure you aren't stuck with a "network" of doctors/hospitals. You should be able to go to anyone, anywhere you want!
- ✓ Prescription drug coverage is separate and isn't included in Supplement policies.
- ✓ There are no health questions asked when first turning on your Medicare, Part B.

\*Note: This abbreviated document is intended to be a very broad overview of information. Please consult Medicare ([www.medicare.gov](http://www.medicare.gov)) and/or your insurance agent, attorney and accountant for details of benefits and coverage. This document does not intend to give legal, tax or insurance advice.

### Which Supplemental plan should I buy?

We've helped thousands of seniors choose their supplement. By far, the majority choose a Plan-F. There are no co-pays or deductibles, so when you pay your premium you can rest assured that you've got full coverage for all Medicare approved procedures!

Every household is different, so we highly recommend you contact us for an "easy-to-understand" explanation of all your options.

#### Extra Tip:

When calling for your appointment, give us a list of your drugs and let us do a little homework for your drug plan. We will search all plans available in Indiana and give you a printout of all the plan options available to you.

#### Extra, extra tip:

Don't forget to ask about how you can receive a free \$15 gift card.

### + What's next?

Your choice of supplement is key to having a secure retirement. Keep reviewing the documents or videos from our website at [www.CMCretirement.com](http://www.CMCretirement.com) and then call us at **800-489-1921** or **426-1921**, for an appointment with one of our agents.

We've been helping seniors since 1968. It would be our pleasure to help you, as well.