



Medicare Guide



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Original Medicare

Part A – Hospital and Skilled Nursing:

- Inpatient care in hospitals, skilled nursing facility care, hospice care, home health care.
- Free to individuals who have worked and paid FICA taxes for 10 years.
- You are responsible for \$1,660 per benefit period (60 days) deductible (2023) a per-day copay after deductible is met.

Part B – Medical Services:

- Medically necessary doctor's services, outpatient care, home health services, durable medical equipment, mental health services, injectable drugs administered in the doctor's office.
- You are responsible for \$226 annual deductible (2023) and 20% coinsurance on approved services after deductible is met.

Part B Premium			
If your yearly income in 2021 was			
File Individual Tax Return	File Joint Tax Return	File Married & Separate Tax Return	Part B Monthly Premium 2023
\$97,000 or less	\$194,000 or less	\$97,000 or less	\$164.90
\$97,001-\$123,000	\$194,001-\$246,000	n/a	\$230.80
\$123,001-\$153,000	\$246,001-\$306,000	n/a	\$329.70
\$153,001-\$183,000	\$306,001-\$366,000	n/a	\$428.60
\$183,001-\$500,000	\$366,001-\$750,000	\$97,000 or less	\$527.50
\$500,001+	\$750,001+	\$403,001+	\$560.50

Part D Monthly Premium 2023
Plan premium
\$12.20 + plan premium
\$31.50 + plan premium
\$50.70 + plan premium
\$70.00 + plan premium
\$76.40 + plan premium



Coverage Beyond Original Medicare

Advantage Plans – “Pay Later”

- Replaces Original Medicare. PPO’s, HMO’s and PFFS plans.
- Low to no premium. Pay out of pocket expenses as you are using services. Example: copays and coinsurance.
- Often includes prescription drug plan Part D.
- Often includes dental, vision, hearing, over the counter benefits and fitness benefits.
- Network is a main concern.
- Reshop during Annual enrollment period Oct 15th – Dec 7th.

Supplements (Medigap) – “Pay Now”

- Fills in the gaps to Original Medicare.
- Higher monthly premiums with lower out of pocket costs when using services.
- Does not include prescription drug plan Part D – must get standalone Part D plan to not face penalties.
- Does not include dental, vision, hearing, over the counter benefits and fitness benefits.
- No network – accepted by 93% of facilities.
- Reshop anytime throughout the year (shopping for lower premium).
- Reshop standalone prescription plan during annual enrollment period Oct 15th – Dec 7th.

Compare Benefits	Plan-F \$\$\$	Plan-G \$\$	Plan-N \$
Medicare Part A Coinsurance	✓	✓	✓
Medicare Part B Coinsurance or Co-Pays	✓	✓	✓
Medicare Part A Deductible	✓	✓	✓
Medicare Part B Deductible	✓	✗	✗
Medicare Part B Excess Charges	✓	✓	✗
Foreign Travel Emergency	✓	✓	✓



Advantage vs Supplement Comparison

Advantage Plan

- Low to no premium
- Copays when receiving services
- Network
- May change plan annually and never includes underwriting
- May include Part D
- May include ancillary benefits

Supplement Plan

- Higher monthly premium
- Limited medical costs
- No network
- Must prove insurability when re-shopping
- Does not include Part D
- Does not include ancillary benefits

Advantage vs Supplement Cost Comparison

Advantage Plan

Part B premium _____

Advantage plan premium + _____

Part B give back - _____

Total Monthly Cost _____

Supplement Plan

Part B premium _____

Supplement plan premium + _____

Standalone Part D premium + _____

Dental premium (if enrolled) + _____

Vision premium (if enrolled) + _____

Total Monthly Cost _____



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Other services

Thank you for allowing us to help you with your health insurance needs.

Other services that we provide, include:

- Vision Plans
- Dental Coverage
- Gap Coverage
- Cancer Plans
- Critical Illness
- Health insurance for other family members



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