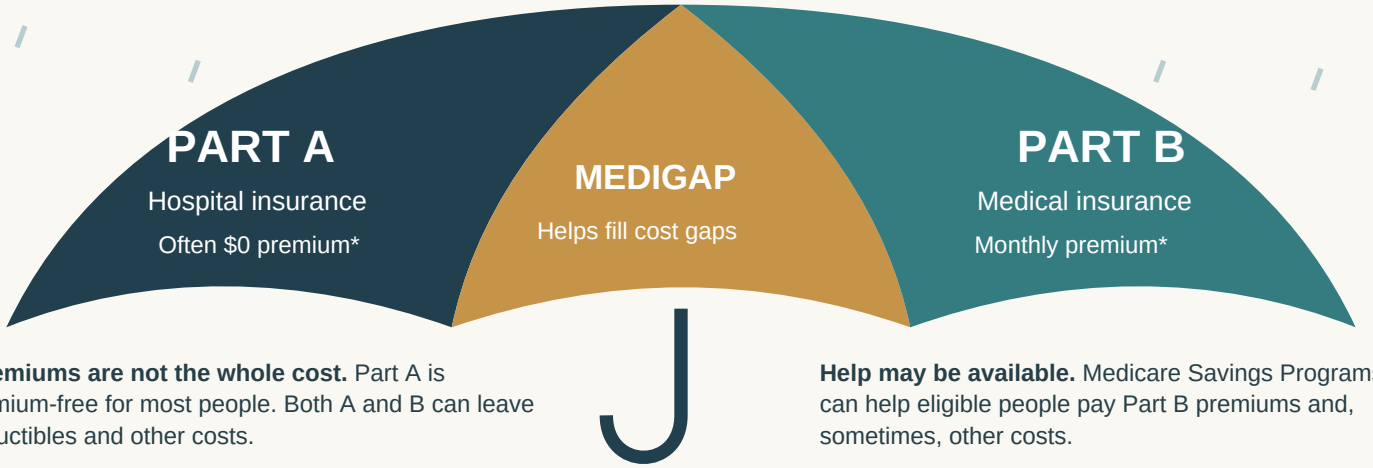
YOUNG INSURANCE

A LITTLE CLARITY. MORE CONFIDENCE.

Original Medicare, under one umbrella.

Start with Parts A and B. Then consider help with the costs they leave behind.

The gap: For most Part B services, you usually pay **20% of the Medicare-approved amount** after the deductible. Original Medicare alone has **no annual out-of-pocket maximum (MOOP).**



***Premiums are not the whole cost.** Part A is premium-free for most people. Both A and B can leave deductibles and other costs.

Help may be available. Medicare Savings Programs can help eligible people pay Part B premiums and, sometimes, other costs.



PART D: A SEPARATE LAYER FOR PRESCRIPTIONS

Like a raincoat alongside your umbrella: a separate Part D plan helps cover prescription drugs. New Medigap policies do not include drug coverage.

Three Medigap options to compare

You need both Part A and Part B to buy Medigap. You keep paying Part B plus a separate Medigap premium. Medigap works with Original Medicare, not Medicare Advantage.

PLAN G

Broader cost protection

Pays the standardized Plan G benefits, including Part B coinsurance and excess charges.

Your share: You pay the Part B deductible.

PLAN N

Share some visit costs

Helps pay hospital and doctor bills. You share a few costs.

Your share: Part B deductible; up to $20 for some doctor visits; up to $50 for ER visits if not admitted. Extra provider charges (Part B excess charges) are not covered.

HIGH-DEDUCTIBLE G

Lower premium trade-off

Plan G benefits begin after you meet a separate annual high deductible. Often a lower premium.

Your share: You pay eligible costs up to that deductible. Part B deductible spending counts toward it; premiums do not.

Benefits are subject to policy rules and limits. Medigap does not fill every coverage gap; routine dental, vision and long-term care generally are not covered. Availability, premiums and eligibility vary. Ask for a personalized comparison.

Jesse Young | Your Local Insurance Agent

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