Medicare Choices

Many people think of Medicare as being a one-size-fits-all program. While Medicare does provide certain benefits that are guaranteed for all beneficiaries, it also offers choices of coverage to accommodate a variety of health and budget needs. The graphic below illustrates some of those choices and the steps beneficiaries should follow when they first become eligible or when they are considering making a change to their Medicare coverage.

**Step 1**
Enroll in Original Medicare when you become eligible.

**Step 2**
If you need more coverage, you have choices.

**Option 1**
Keep Original Medicare and add:

**MEDICARE SUPPLEMENT INSURANCE**
Covers some or all of the costs not covered by Parts A & B
Offered by private companies

**MEDICARE PART D**
Covers prescription drugs
Offered by private companies

**Option 2**

**MEDICARE ADVANTAGE (PART C)**
Combines Parts A & B

Additional benefits

Most plans cover prescription drugs
Offered by private companies

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To learn more, visit MedicareMadeClear.com or www.Medicare.gov.

To arrange an interview with an expert who can provide tips to help beneficiaries understand their options and find the Medicare coverage that’s right for them, please contact Sarah Bearce, UnitedHealthcare, 952-931-4732, Sarah_Bearce@uhc.com.