

CONSIDERING MEDICARE?

Here's some helpful information



RELIANT
MEDICAL GROUP

Part of Optum®

Original Medicare or Medicare Advantage – what's the difference?

Original Medicare

Original Medicare offers health insurance to U.S. citizens and qualified legal residents age 65 and older. People under 65 with certain medical problems also qualify for it. Original Medicare is run by the federal government.

Medicare Advantage

Medicare Advantage is a different way to get Medicare. It covers everything that Original Medicare does, plus more. It's sold by private insurance companies.

Many people sign up for Original Medicare when they turn 65 and then never look back. But, they may be missing out. **Medicare Advantage may be a better fit for your needs.**

For a complete list of Medicare plans accepted at Reliant, visit reliantmedicalgroup.org/medicare

2025 Medicare Coverage Overview

Medicare	Cost and Coverage
Part A (Inpatient Care) For each benefit period there is: <ul style="list-style-type: none">Inpatient deductibleCoinsurance	<ul style="list-style-type: none">Typically is premium freeCo-insurance varies by inpatient daysNo limit on out-of-pocket costs
Part B (Outpatient Care and DME) Late Enrollment Penalty: If you decide not to enroll in Part B when you are first eligible, you may have to pay a late enrollment penalty.	<ul style="list-style-type: none">The standard Part B premium is \$185.00 per month\$257 per year for your Part B deductible.After the deductible is met, typically pay 20% of the Medicare-approved amountNo limit on out-of-pocket costs
Medigap Insurance	<ul style="list-style-type: none">Covers traditional Medicare co-insurance amountsThree plans offered in Massachusetts<ul style="list-style-type: none">Core PlanSupplement 1 PlanSupplement 1A PlanMay not include prescription drug coverageNo limit on out-of-pocket costs
Part C (Medicare Advantage Plan)	<ul style="list-style-type: none">Covers more services than traditional Medicare; cost and coverage varies by plan
Part D (Prescription Drug Plan) Late Enrollment Penalty: The cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage.	<ul style="list-style-type: none">Cost varies by plan



Questions?

There are resources available:

Medicare:

- ***www.medicare.gov***
- Toll-Free: **800-MEDICARE**
(800-633-4227)
- TTY Toll-Free: **877-486-2048**

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 508-453-8850 (TTY: 1-800-439-2370).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 508-453-8850 (TTY: 1-800-439-2370)