

Presents an educational booklet on:

# YOUR MEDICARE, YOUR HEALTH

For plan year 2023

Questions? Call (801) 896 - 8377 to talk with a licensed agent.





#### IT'S ALL ABOUT OPTIONS

Let's look at them together

#### Original Medicare

#### Part A

Hospital coverage

Premium: \$0\* Deductible: \$1556+

\*If qualified for Premium-Free Part A
† Per occurrence, not annually

#### Part B

**Doctor Visits** 

Premium: \$170.10\* Deductible: \$233†

\*Based on income eligibility

† Annual deductible

Typically covers 80%

No out of pocket maximum

Does not cover prescriptions

To learn more go to Medicare.gov

#### Medicare Supplement

Typically higher in premium\*

No Networks

100% Coverage after deductible

Change plan at any time

\*Based on age, health & carrier

Prescription
Drug Plan

#### Medicare Advantage Part C or MAPD

Typically lower in premium

Restricted to a Network

Prescription Drug Coverage Included

Annual enrollment period

Indemnity

Questions? Call (801) 896 - 8377

## DOUGHNUT HOLE WHAT'S IT GONNA' COST YA?

Prescription Costs can add up quickly

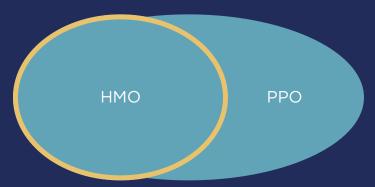


Initial Coverage lasts till you and the plan have paid \$4,660 combined. This will be typical plan copays and coinsurance.

Once you have paid \$7,400. Catastrophic coverage means you pay 5% or \$4.15 (\$10.35 for brand name) (Whichever is greater).

#### What's with all these acronyms?!?

A couple of the most common acronyms in insurance are HMO and PPO. Simply put, HMO means that you have a network that you have to use, while PPO means you can go outside of that network and you will still be covered.



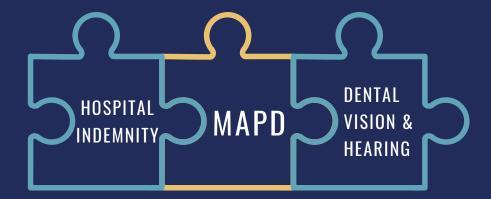
Questions? Call (801) 896 - 8377





### ARE THERE OTHER COSTS?

Even with all the great benefits of Medicare, some of your medical costs still may not be well-covered. Indemnity plans can help fill in the gaps of Medicare. If you spend a night in the hospital, these plans can send you a check to pay for whatever copays may come.



Medicare plans cover a variety of medical services, but it's not often that Medicare plans cover dental, vision, and hearing. Talk with an agent about additional benefits that can be added to your Medicare.



#### **Questions? Call:**

LION'S PRIDE INSURANCE (801) 896 - 8377 LPIADVISING.COM

This booklet is for educational purposes only and not intended to persuade to make any decisions on any particular products or carriers. Decisions like these should be made with the aid of licensed professionals.