



# Century Benefits

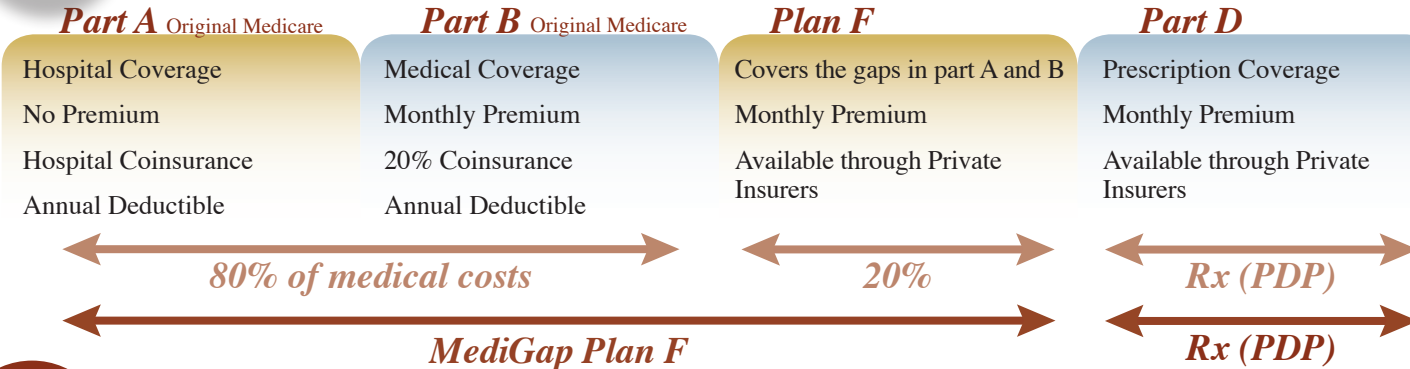
*It's about Insurance that works for you!*

## Medicare 101 - Medicare Coverage Options

Medicare can be a confusing topic. That's why Medicare Solutions is here to help free of charge. Medicare Health Insurance is offered uniformly throughout the country. We have the experience to help you understand your options so you can make an informed decision about Medicare. To learn more about Medicare plans, call us today at 503-928-3321.

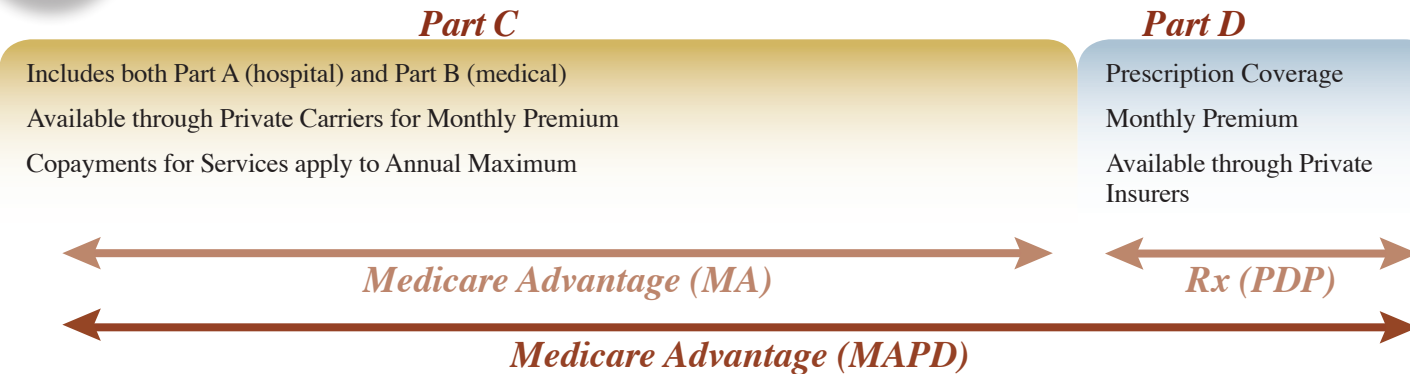
**Option #1**

### Original Medicare with Plan F



**Option #2**

### Medicare Advantage w/ Rx (MAPD)



## Original Medicare with Plan F

### Pros

- Covers 100% of medically necessary costs
- No network: Go to any provider that accepts Medicare. No referrals required for specialist visits
- All carriers offer standardized benefits, but premiums vary
- Saves money for people needing high-cost or frequent care

### Cons

- Does not cover routine or preventative services
- Premium varies with gender and health and goes up with age
- Insurers may deny you based on health if you choose to switch
- You must purchase an additional Rx plan.
- May be hard to find providers accepting Original Medicare in some areas

## Medicare Advantage (MAPD)

### Pros

- Typically, covers Medicare Part A, B and D (Rx) all in one plan
- Preventative and routine is covered
- Premiums as low as \$0 per month
- Extra benefits include dental, vision alternative care and hearing may be covered
- Premiums do not increase based on age, gender or health
- You can switch to any other MA during the open enrollment period

### Cons

- There is typically a copay for each service performed till you meet the Out of Pocket Maximum
- Your doctor must be on the network of providers
- Must live within the plans service area.
- You may require a referral for specialists. (HMOs)
- Your doctor must be on the network of providers = Higher copays for out of network providers