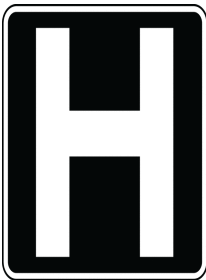


# What is Medicare?

Medicare is our country's health insurance program for people 65 or older, people under 65 with certain disabilities, and people of any age with End-Stage Renal Disease (ESRD), which is permanent kidney failure requiring dialysis or a kidney transplant.

## Medicare has Four Parts – A, B, C and D.

### PART A

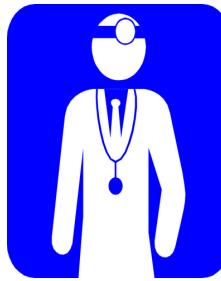


#### (Hospital Insurance)

##### *Helps pay for:*

- Inpatient hospital stay
- Skilled nursing or rehabilitation facility care
- Hospice care
- Home health care

### PART B



#### (Medical Insurance)

##### *Helps pay for:*

- Services from doctors and other healthcare providers
- Outpatient surgery and tests
- Home health care
- Durable medical equipment (DME) like wheelchairs, walkers, diabetic test strips, lancets and meters
- Preventive services (See Page 17)

### PART C

#### MEDICARE ADVANTAGE

Replaces Medicare A & B

**DO NOT BUY THIS PRODUCT!**  
It will replace Retiree coverage  
and you will not be able to get  
retiree coverage back.

### PART D



#### *Helps cover cost of prescription drugs*

- Run by Medicare-approved private insurance companies
- See page 14 for more information



#### ***Guard your Medicare number from fraudsters and identity thieves.***

Do not carry your Medicare Card and do not give your number to anyone who contacts you by phone, email or in person, unless you have given them permission in advance.

**Medicare will never contact you for your Medicare number or other personal information. See pages 20 & 22 for more about Medicare fraud, waste and abuse.**

If your card is damaged, lost or stolen, contact the S. S. Administration for a replacement at [www.ssa.gov](http://www.ssa.gov) or call **1-800-772-1213**.