



## Part A: Hospitalization (FICA)

| Benefit Period           | Medicare Copays & Deductibles        | Medigap Policy Covers |
|--------------------------|--------------------------------------|-----------------------|
| 1 Thru 60                | \$1,484 Deductible (5X/year)         |                       |
| 61 thru 90 DRG           | \$371/ Day Copay                     |                       |
| 91 thru 150 Reserve Days | \$742 / Day Copay                    |                       |
| 151+                     | N/A, may approve additional 365 days |                       |



### Skilled Care (Acute Recovery Care)

|             |   |  |
|-------------|---|--|
| 1 Thru 20   | 100%  |  |
| 21 Thru 100 | \$185.50 / Day Copay  |  |
| 101+        | After 100, when Medicare stops paying is where a Long Term Care Plan is needed. |  |



## Part B: Medical (The "Big Bites" of Medical Expenses)

Part B Premium \$148.50 (Deducted from Social Security)

Annual Deductible (1x/Year)

\$203.00

EOMB

Explanation of Medicare Benefits

|          |                           |
|----------|---------------------------|
| \$32,000 | Doctors Bill              |
| \$25,000 | Medicare Assignment       |
| \$20,000 | Medicare Pays (80%)       |
| \$5,000  | Medigap Policy Pays (20%) |

\$0



1990 Physician's Reform Act: 15% Excess Fees could be up to \$3750