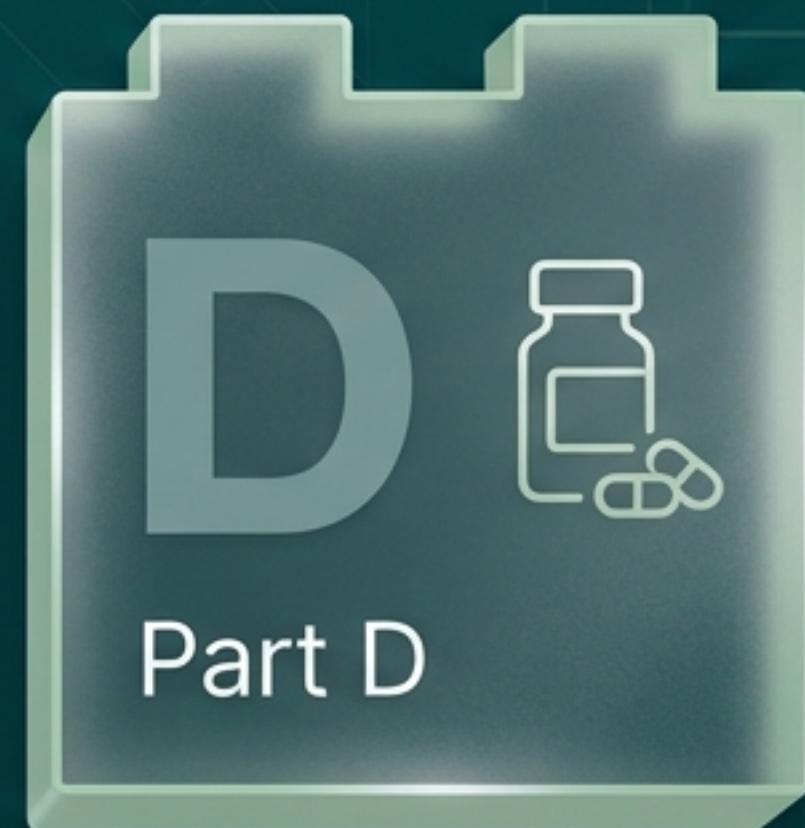
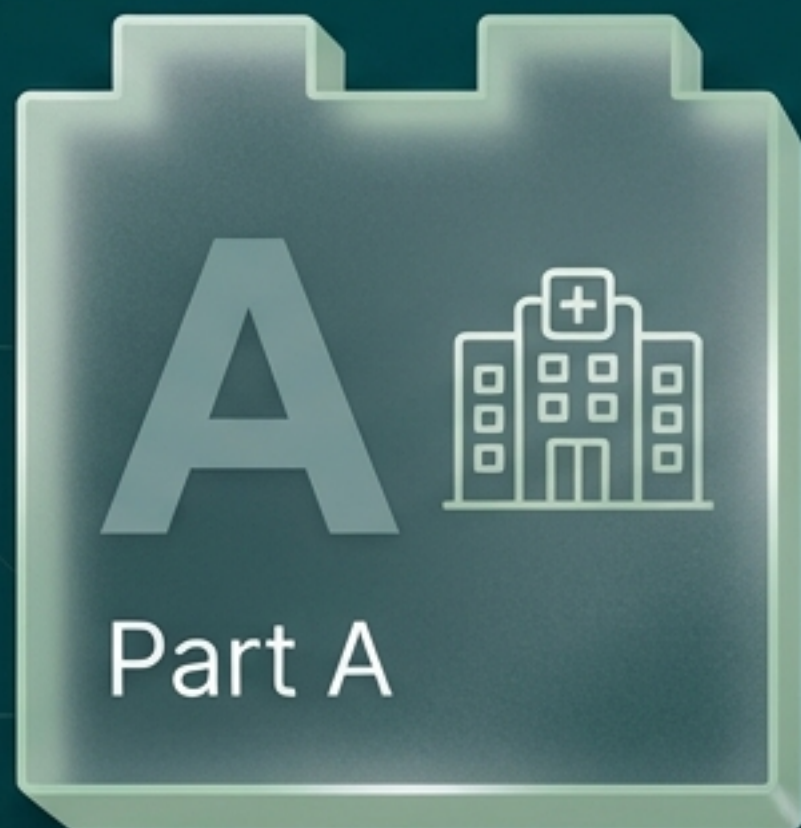


# How Medicare Works - Parts A, B, C, and D Explained

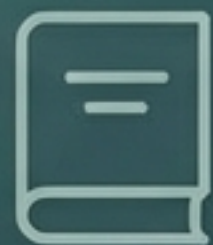


# The Medicare Alphabet

The government program is divided into four distinct coverage areas.



# Plain English Wins



## The Textbook

Complex rules, confusing letters, and endless government jargon.



## The Reality

Real people facing real costs who just want simple answers.

# The Uncapped Risk



20%

Part B has no out-of-pocket maximum. If a client needs major surgery, the 20% coinsurance has no ceiling.



PART A

# Hospital Insurance

- Inpatient stays, skilled nursing, hospice
- \$0 monthly premium for most

2026 Hospital Deductible:

**\$1,736**

## PART B

# Medical Insurance

- Doctor visits, outpatient care, lab work
- Client pays 20% coinsurance

● 2026 Standard Premium:

**\$202.90**

● 2026 Deductible:

**\$283**

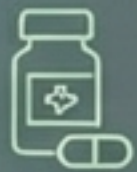
**B**



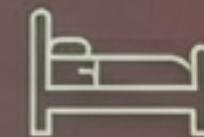
# Original Medicare



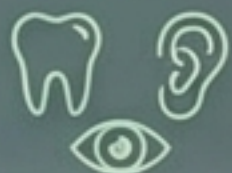
## The Gaps Left Behind:



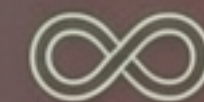
Most prescription drugs



Long-term care



Dental, vision, and hearing

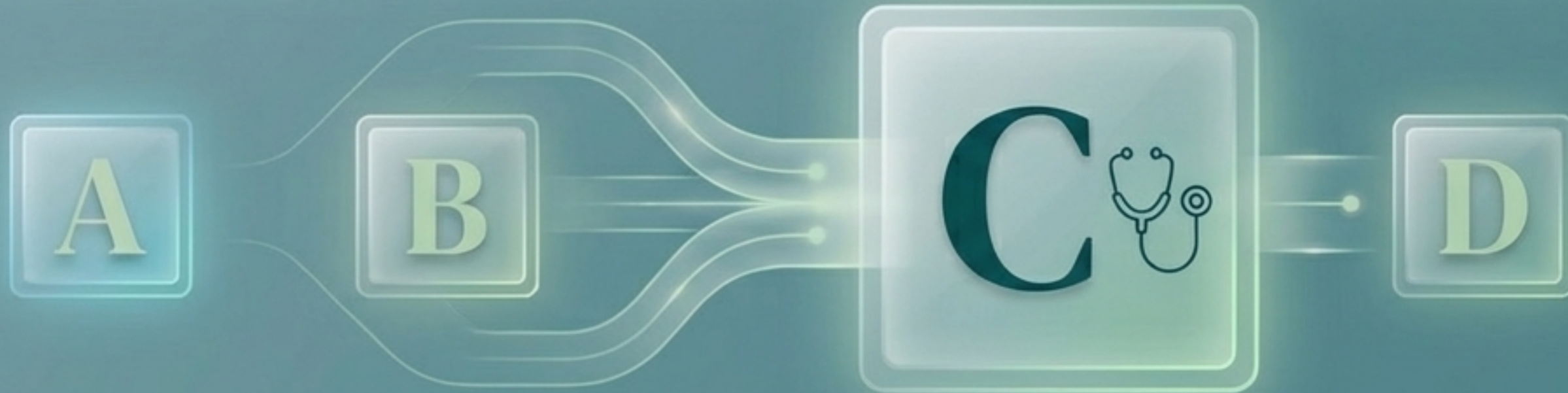


No out-of-pocket maximum

## PART C

# Medicare Advantage

Replaces Original Medicare with an approved private plan.

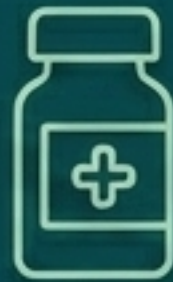


- ✓ Bundles A, B, and usually D
- ✓ Out-of-pocket maximum included
- ✓ Often adds dental, vision, and hearing
- ✓ Uses provider networks

PART D

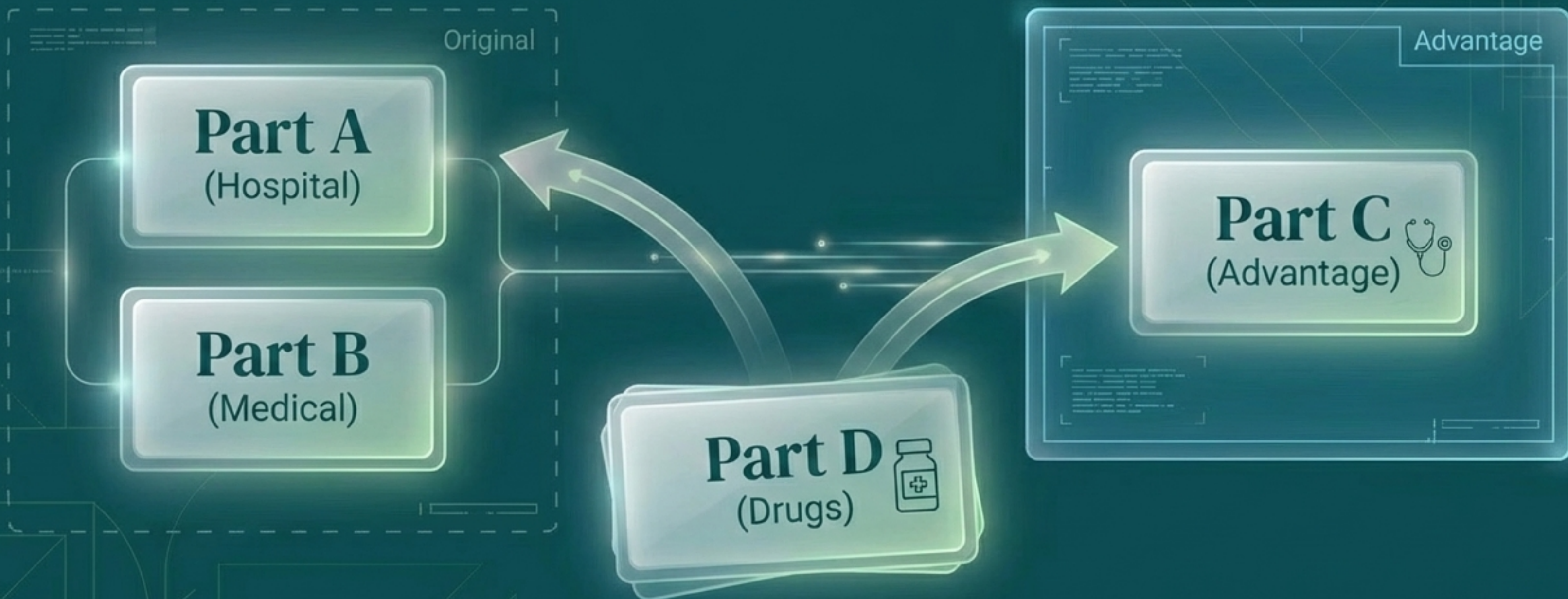
# Prescription Drugs

Fills the gap left by Original Medicare. Available standalone or built into Advantage plans.



2026 Out-of-Pocket Cap:  
**\$2,100**

# The Complete System



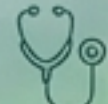
# The Client Decision

## Path 1: Original

Original Medicare (A & B) +  
Standalone Drug Plan (D)

**Part A**  
(Hospital) 

+

**Part B**  
(Medical) 

+

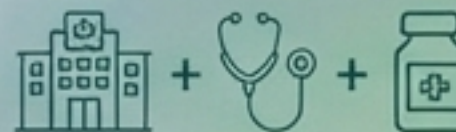
**Part D**  
(Drugs) 



## Path 2: Advantage

Medicare Advantage Plan (C)  
bundles A, B, and D

**Part C**  
(Advantage)



## ACTION STEP

# Memorize the 2026 Numbers

- ✓ \$1,736 Part A Deductible
- ✓ \$202.90 Part B Premium
- ✓ \$2,100 Part D Cap

**Plain English + Real Numbers = Immediate Trust**