



THE MCCORMICK AGENCY

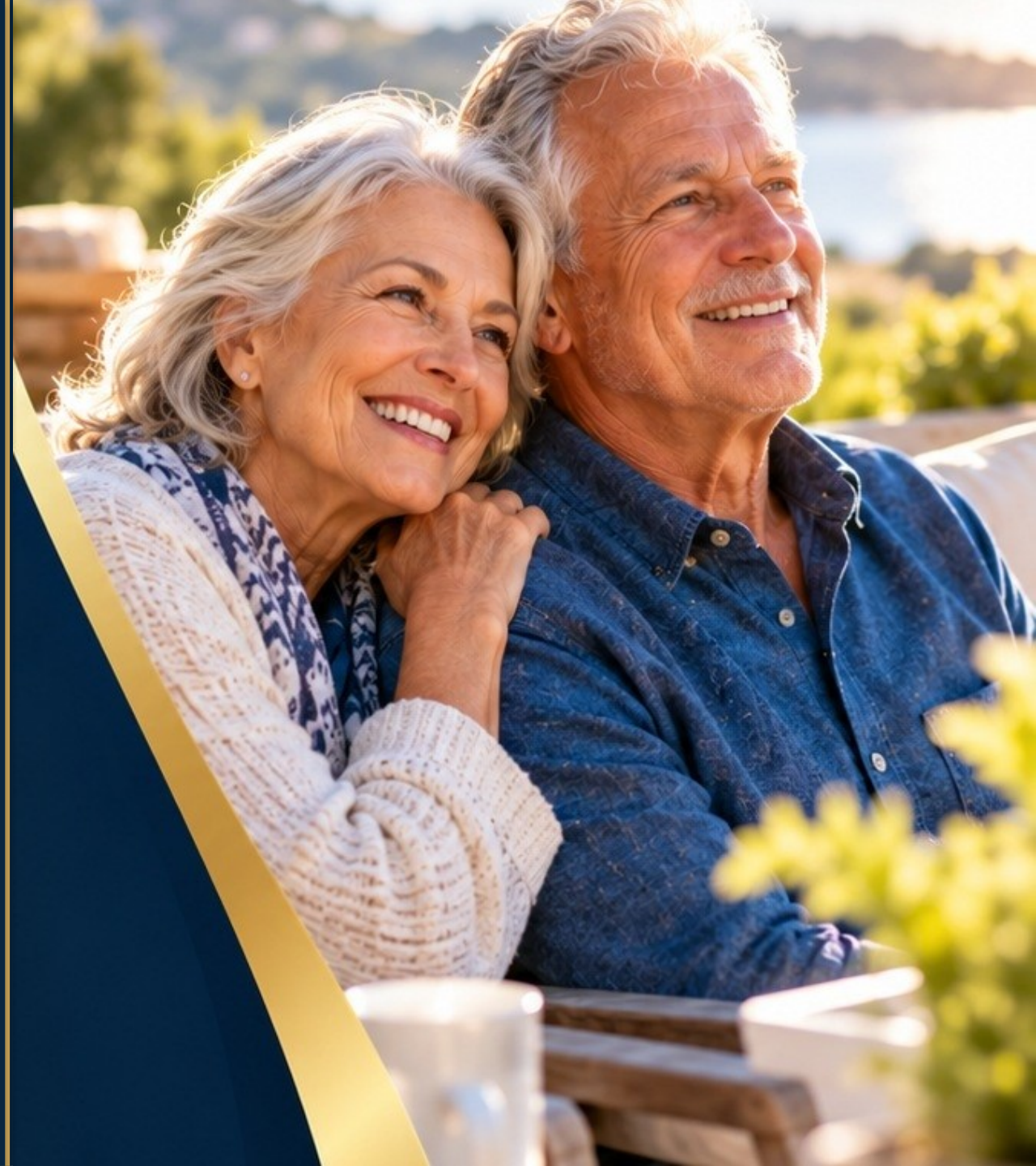
CLIENT EDUCATION SERIES

Medicare Advantage

101

Understand your options.
Choose with confidence.

PLAN TYPES • BENEFITS • COSTS • ENROLLMENT



What is Medicare Advantage?

Medicare Part C is an alternative way to receive your Medicare benefits.

1 One Medicare-approved plan

Private insurers deliver your Medicare Part A and Part B benefits.

2 More benefits may be included

Many plans offer prescription drug coverage, dental, vision, hearing or wellness extras.

3 Your plan rules matter

Networks, referrals, copays and prior authorization depend on the plan.



Hospice benefits are generally covered by Original Medicare.

Original Medicare vs. Medicare Advantage

Both provide Medicare-covered care, but they work differently.

ORIGINAL MEDICARE

- ✓ Any U.S. provider who accepts Medicare
- ✓ Usually no specialist referrals
- ✓ Separate Part D plan can cover medications
- ✓ No annual medical out-of-pocket limit without supplemental coverage

MEDICARE ADVANTAGE

- ✓ Provider networks may apply
- ✓ Many plans include Part D and other extras
- ✓ Has an annual limit for covered medical services
- ✓ Prior authorization or referrals may apply

Neither is best for everyone.

Five ways to get Part C

Availability depends on where you live.

HMO

Network-focused care

Often requires using in-network providers; referrals may apply.

PPO

More provider flexibility

May allow out-of-network care at higher cost.

SNP

Tailored care

For people who meet special eligibility rules.

PFFS

Plan payment terms

Providers may choose whether to accept the plan terms.

MSA

Savings + deductible

Combines a high-deductible plan with a medical savings account.



Ask what is offered in your ZIP code.

Benefits that fit your everyday life

Every Medicare Advantage plan covers Medicare-covered Part A and Part B services.

01

Hospital care

Covered inpatient and related services.

02

Doctor visits

Primary, specialist and outpatient care.

03

Prescription drugs

Most plans include Part D coverage.

04

Dental & vision

Routine services may be offered.

05

Hearing & fitness

Additional services vary by plan.

06

OTC & transportation

Allowances or rides may be available.



More than medical visits.

Extras, limits and costs are plan-specific.

What does Medicare Advantage cost?

Look past the additional monthly premium to the full picture.

\$202.90

Standard Part B monthly premium

Still applies when you join an MA plan, unless assistance covers it.

\$2,100

Part D covered-drug out-of-pocket cap

The 2026 annual limit applies to covered Part D drugs.

\$0

Possible additional MA plan premium

Many plans offer this; copays and other costs still apply.

Also compare annual medical out-of-pocket maximums, hospital copays and your provider network.

HMO or PPO – which fits you?

Plan rules vary; these are common features, not universal guarantees.

HMO

Health Maintenance Organization

- ✓ Usually in-network care
- ✓ Primary-care coordination
- ✓ Referrals may be required
- ✓ Often lower additional premiums

PPO

Preferred Provider Organization

- ✓ May include out-of-network care
- ✓ Specialist visits often more flexible
- ✓ Out-of-network care can cost more
- ✓ Good to evaluate for frequent travelers

Start with the doctors and hospitals you use.

Extra coordination for eligible people

SNPs tailor benefits and care management to specific groups.

D-SNP

Dual Eligible

For people who have both Medicare and Medicaid.

C-SNP

Chronic Condition

For people with certain plan-defined chronic conditions.

I-SNP

Institutional

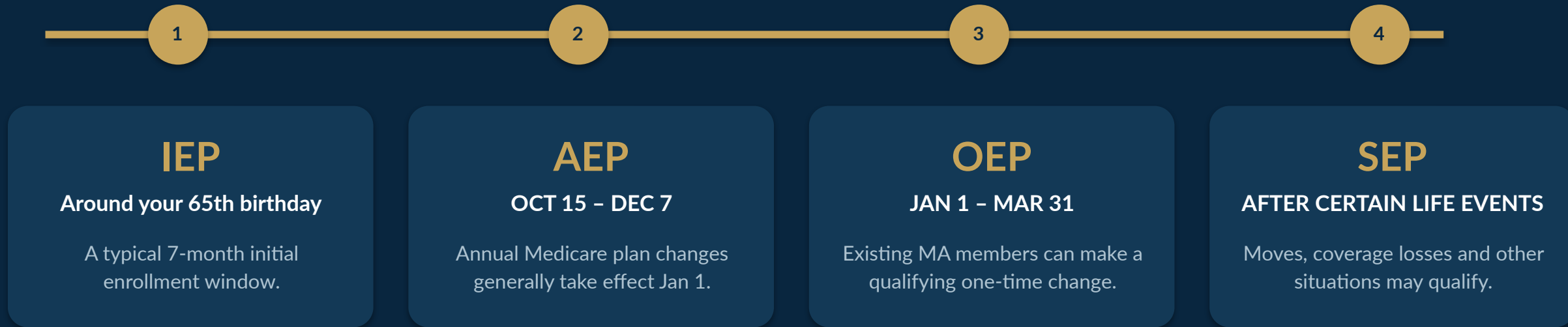
For people needing qualifying institutional-level care.



Eligibility and availability vary by plan and area.

When can you join or change plans?

Enrollment timing matters — put these windows on your radar.



Some people also qualify for special enrollment opportunities; review your specific eligibility.

Check your provider network first

A plan only feels right when it works with your healthcare team.



01

Your primary doctor

Confirm office and location with the actual plan.

02

Specialists

Check referrals and specialist network status.

03

Hospitals

Verify your preferred hospital is in-network.

04

Pharmacies

Compare pharmacy networks and drug costs.

Five things to review carefully

Good coverage starts with understanding plan limitations.



Prior authorization

Some services require approval before treatment.



Networks change

Providers may enter or leave a network during the year.



Benefits can change annually

Premiums, copays, drug lists and extras may be updated.



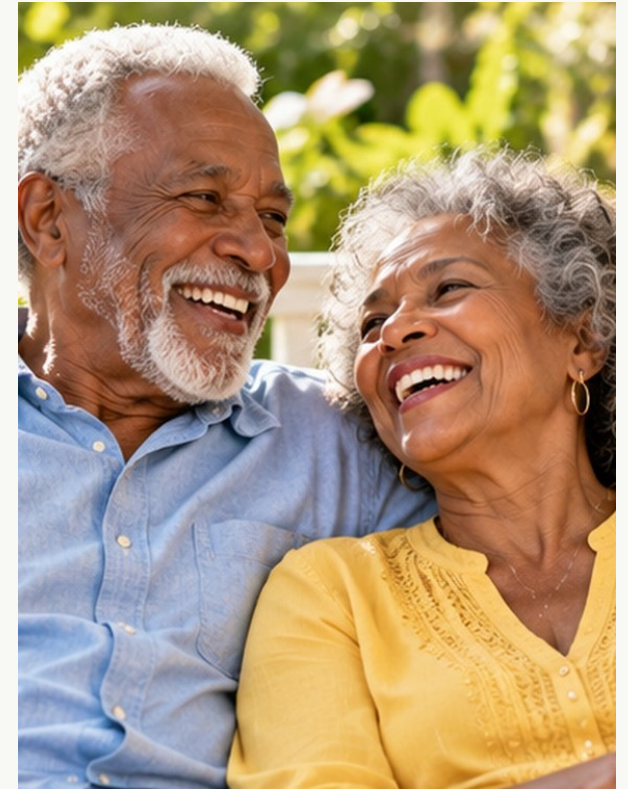
Medigap does not pair with MA

You cannot use a Medicare Supplement policy to pay MA cost-sharing.



Hospital copays vary

Understand the cost of a multi-day inpatient stay.



Look at the total cost of care

Comparing premiums alone can hide your biggest expenses.

MONTHLY

Part B premium + additional plan premium

WHEN YOU GET CARE

Copays, coinsurance and any deductible

IF YOU NEED MORE CARE

Annual out-of-pocket maximum for covered medical services

AT THE PHARMACY

Covered drug tiers, pharmacy networks and Part D costs



Protection beyond your Part C plan

Supplemental products can help with expenses not fully covered by your health plan.

1

Hospital indemnity

Possible cash benefits for qualifying hospital stays.

2

Home health care

Policies may offer cash benefits for qualifying care at home.

3

Dental, vision & hearing

Standalone coverage may help with limited extras.

4

Critical illness

Potential lump-sum cash benefit after a covered diagnosis.



Coverage and claim conditions vary by policy.

Your Medicare Advantage checklist

A calm, confident decision starts with the right questions.

1

List your doctors

Providers and preferred hospitals

2

Review prescriptions

Drug list, tiers and pharmacy

3

Compare the real costs

Premiums, copays and OOP maximum

4

Check extra benefits

Dental, vision and other priorities

5

Speak with an agent

Compare your ZIP-code choices





THE MCCORMICK AGENCY

Let's find the right plan for you.

Individual guidance. Clear comparisons.
Your doctors, needs and budget come first.

SCHEDULE A FREE PLAN REVIEW

737-315-8622

contact@themccormickagency.com

themccormickagency.com



Official resources & important notes

For accurate plan details, always review Medicare and the carrier's plan documents.

1

Medicare.gov

Compare plans, coverage, enrollment rules and providers.

[medicare.gov](https://www.medicare.gov)

2

CMS: 2026 Medicare Part B costs

Standard 2026 monthly Part B premium is \$202.90.

[cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles](https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles)

3

Medicare: Part D costs

The 2026 covered-drug out-of-pocket cap is \$2,100.

[medicare.gov/health-drug-plans/part-d/basics/costs](https://www.medicare.gov/health-drug-plans/part-d/basics/costs)

This presentation is educational and is not a complete statement of benefits. Plan availability, premiums, networks, copays, drug formularies and eligibility vary by county, insurer and policy. Not affiliated with or endorsed by Medicare or the federal government.