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VISUAL 01

Medicare’s four parts

Four letters. Different jobs. Here is how they fit.

A

Hospital

Inpatient hospital care

B

Medical

Doctors & outpatient care

A + B = Original Medicare

C

Medicare Advantage

A private plan for A + B

D

Prescriptions

Drug coverage

Part C usually includes Part D.

And Medigap?

Extra insurance for some Original Medicare costs. It does not supplement Medicare Advantage.

Keep learning: finwell.health/learn

Sources: Medicare.gov / Parts of Medicare | Checked September 11, 2026

General education. Your coverage and enrollment options depend on your circumstances.

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VISUAL 02

Two paths. Your priorities.

Start with Parts A + B. Compare how you receive your benefits.

YOUR MEDICARE: A + B

Original Medicare

- **A + B**
  Medicare pays its share
- **+ Part D**
  Separate drug plan
- **+ optional Medigap**
  Helps with certain costs

Providers who accept Medicare across the U.S.

Medicare Advantage

- **A + B in one plan**
  Through a private insurer
- **Usually includes D**
  Check your prescriptions
- **Plan-specific extras**
  Benefits and limits vary

Check networks, referrals and prior authorization.

Compare more than the premium.
You generally keep paying Part B on either path. Check your Medigap purchase rights before switching.

Keep learning: finwell.health/learn

Sources: Medicare.gov / Coverage options & Medigap | Checked September 11, 2026

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VISUAL 03

Find your enrollment window

First enrollment and plan changes follow different clocks.

TURNING 65? YOUR USUAL INITIAL WINDOW:

-3	-2	-1	65	+1	+2	+3

3 months before | **Birthday month** | 3 months after

A birthday on the 1st changes timing. Confirm your exact dates.

OCT 15–DEC 7	**Fall plan changes** Join, switch or drop Advantage or drug coverage.
JAN 1–MAR 31	**Already in Medicare Advantage?** One change to another Advantage plan, or Original Medicare + a drug plan.
LIFE CHANGE	**Special enrollment** A qualifying event may open a window. Rules and deadlines vary.

Medigap has its own enrollment protections.

Fall enrollment does not guarantee you can buy any Medigap policy. Ask before you change coverage.

Keep learning: finwell.health/learn

Sources: Medicare.gov / Sign-up, joining plans & Medigap | Checked September 11, 2026

General education. Your coverage and enrollment options depend on your circumstances.

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VISUAL 04

2026 Medicare costs

The number matters. So does the time period next to it.

PART B PREMIUM

$202.90

per month

Standard amount; some people pay more.

PART B DEDUCTIBLE

$283

per year

Original Medicare

PART A DEDUCTIBLE

$1,736

per benefit period

Can apply more than once a year.

PART D OUT-OF-POCKET

$2,100

per year

Threshold for covered Part D drugs.

These figures do not represent your total annual spending.

The old Part D “donut hole” is gone.

Premiums and drugs outside Part D coverage do not count toward its $2,100 limit. Plan costs vary.

Keep learning: finwell.health/learn

Sources: CMS & Medicare.gov / 2026 costs, Part D | Checked September 11, 2026

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