

AMERICANS UNITED



AMERICANS UNITED BENEFIT GROUP

Medicare Gap Review Guide

Prepared For:

Date:

MEDICARE BASICS (A–B–C–D)

Understanding Medicare

Medicare is a federal health insurance program primarily for individuals age 65 and older, as well as certain younger individuals with disabilities.

Medicare Part A (Hospital Insurance)

- Covers hospital stays
 - Skilled nursing care
 - Hospice care
 - Limited home health care
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Medicare Part B (Medical Insurance)

- Doctor visits
 - Outpatient care
 - Preventive services
 - Medical supplies
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Medicare Part C (Medicare Advantage)

- Alternative to Original Medicare
 - Offered by private insurance companies
 - Combines Parts A & B (often includes Part D)
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Medicare Part D (Prescription Drug Coverage)

- Helps cover cost of medications
 - Offered through private insurers
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THE 80/20 GAP

How Original Medicare Works

Medicare typically pays:



80% of approved medical costs

YOU are responsible for:



20% — with NO cap

Why This Matters

That 20% can become very expensive:

- Surgeries
- Hospital stays
- Ongoing treatments



There is **no maximum out-of-pocket limit** under Original Medicare

How People Cover the Gap

Most individuals choose one of the following:

- **Medicare Supplement (Medigap)**
- **Medicare Advantage Plan**

These plans are designed to reduce or eliminate your out-of-pocket exposure.

PLAN OPTIONS

Medicare Supplement (Medigap)

- Works alongside Original Medicare
 - Helps cover the 20% gap
 - Predictable costs
 - Freedom to see most doctors nationwide
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Medicare Advantage Plans

- All-in-one alternative to Medicare
 - Often includes:
 - Prescription drugs (Part D)
 - Dental, Vision, Hearing
 - Gym memberships
 - May have lower upfront costs
 - Network-based (HMO/PPO)
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Choosing the Right Plan

Each option has advantages depending on:

- Health needs
 - Budget
 - Preferred doctors
 - Lifestyle
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WHY WORK WITH AUBG

Experience You Can Trust

Americans United Benefit Group has been helping individuals and families make informed coverage decisions since 2003.

What We Do For You

- Review your current coverage
 - Explain all available options clearly
 - Help you avoid costly mistakes
 - Match you with the best plan for your needs
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Our Advantage

- Licensed in most states
 - Independent (we work for YOU, not one company)
 - Focused on getting you **the most coverage for the least cost**
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CONTACT & NEXT STEPS

Let Us Help You Review Your Medicare Options

Choosing the right Medicare plan is one of the most important decisions you will make.

We are here to guide you every step of the way.

Contact Americans United Benefit Group



Phone: (866) 764-8721



Email: info@americansunitedassociation.com



Website: www.americansUnitedAssociation.com

Free Medicare Review Available

Schedule a quick consultation to:

- Review your options
- Compare plans
- Make the best decision for your situation
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