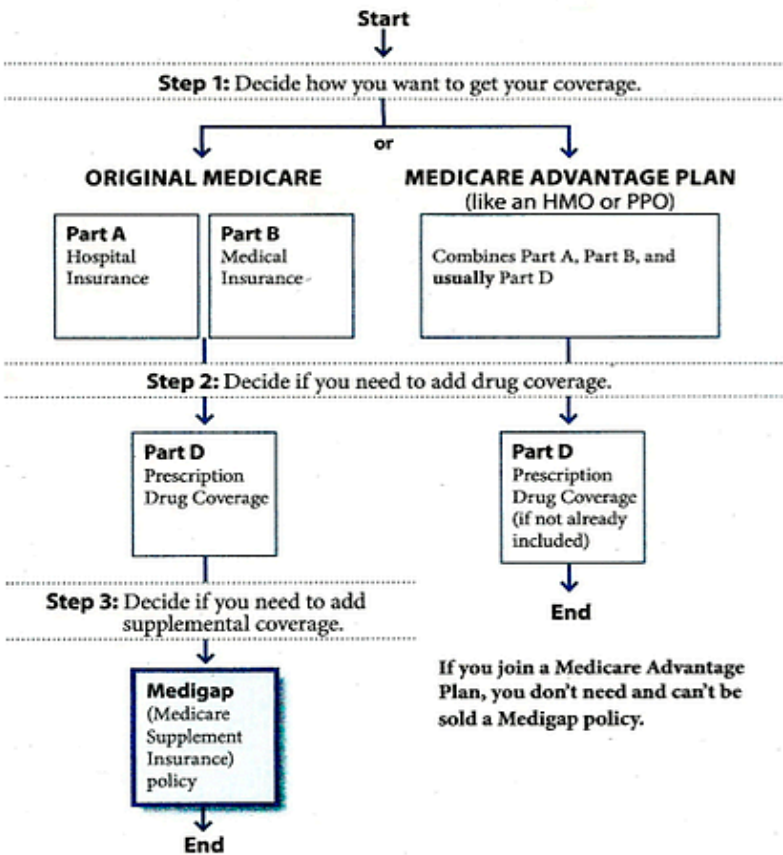


<b>Part A</b> 	Helps with <b>Inpatient Hospital costs</b>
<b>Part B</b> 	Helps with <b>Physician &amp; Medical costs</b> <ul style="list-style-type: none"> <li>• When added after initial eligibility, a late enrollment penalty may apply</li> </ul>
<b>Part C</b> 	Includes both <b>Hospital &amp; Physician costs</b> Known as <b>Medicare Advantage (MA) plan</b> <ul style="list-style-type: none"> <li>• Available only from private insurers</li> </ul>
<b>Part D</b> 	Helps with <b>Prescription Drug costs</b> <ul style="list-style-type: none"> <li>• Offered as an add-on to Original Medicare plan or as part of your MA plan</li> <li>• When added after initial eligibility, a late enrollment penalty may apply</li> </ul>

# Medicare Basics

## Your Medicare coverage choices at a glance

There are two main ways to get your Medicare coverage: Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide which way to get your coverage.



## When can you enroll?

- For those just turning 65  
3 months before, the month of, and 3 months after your 65th birthday



- For all others  
Annual Enrollment Period: October 15th - December 7th
- Other important dates  
Lock-in Period:  
April 1st - December 31st  
OEP / MA Disenrollment Period:  
January 1st - March 31st