

ADJ FINANCIAL SERVICES INC PRESENTS

MEDICARE NUGGETS... BASICS OF MEDICARE



Learn More About

Original Medicare

Original Medicare consists of two parts: Medicare Part A (hospital insurance) and Medicare Part B (medical insurance). **Part A covers inpatient hospital care**, limited time in a nursing facility, limited home healthcare services, and hospice care. **Part B benefits cover non-hospital medical expenses** like office visits, x-rays, blood tests, and other services.

Medicare Advantage

Medicare Advantage is **commonly known as Medicare Part C**. A Medicare Advantage plan is required to **cover everything Original Medicare covers** and may offer additional benefits. It may be one way of adding coverage for benefits above and beyond that of Original Medicare.

Medicare Supplements

Medicare Supplement Insurance Plans are **also known as Medigap policies**. These plans **fill in "gaps" left behind by Original Medicare** Part A & Part B. You can get a Medigap only if you already have Original Medicare. There are 10 different Medigap basic benefits options to choose from. Plans are labeled A, B, C, D, F, G, K, L, M, and N. **Plan benefits are all standardized.**

Part D Prescription Drug Plans

Part D Prescription Drug plans, **often referred to as Part D**, are provided and coordinated by Medicare-approved private insurance companies. Any beneficiary who does not enroll in Part D **as soon as they are eligible might pay a late-enrollment penalty.**

You can get prescription drug coverage **through a stand-alone Part D plan or through a Medicare Advantage plan.**

We Serve You

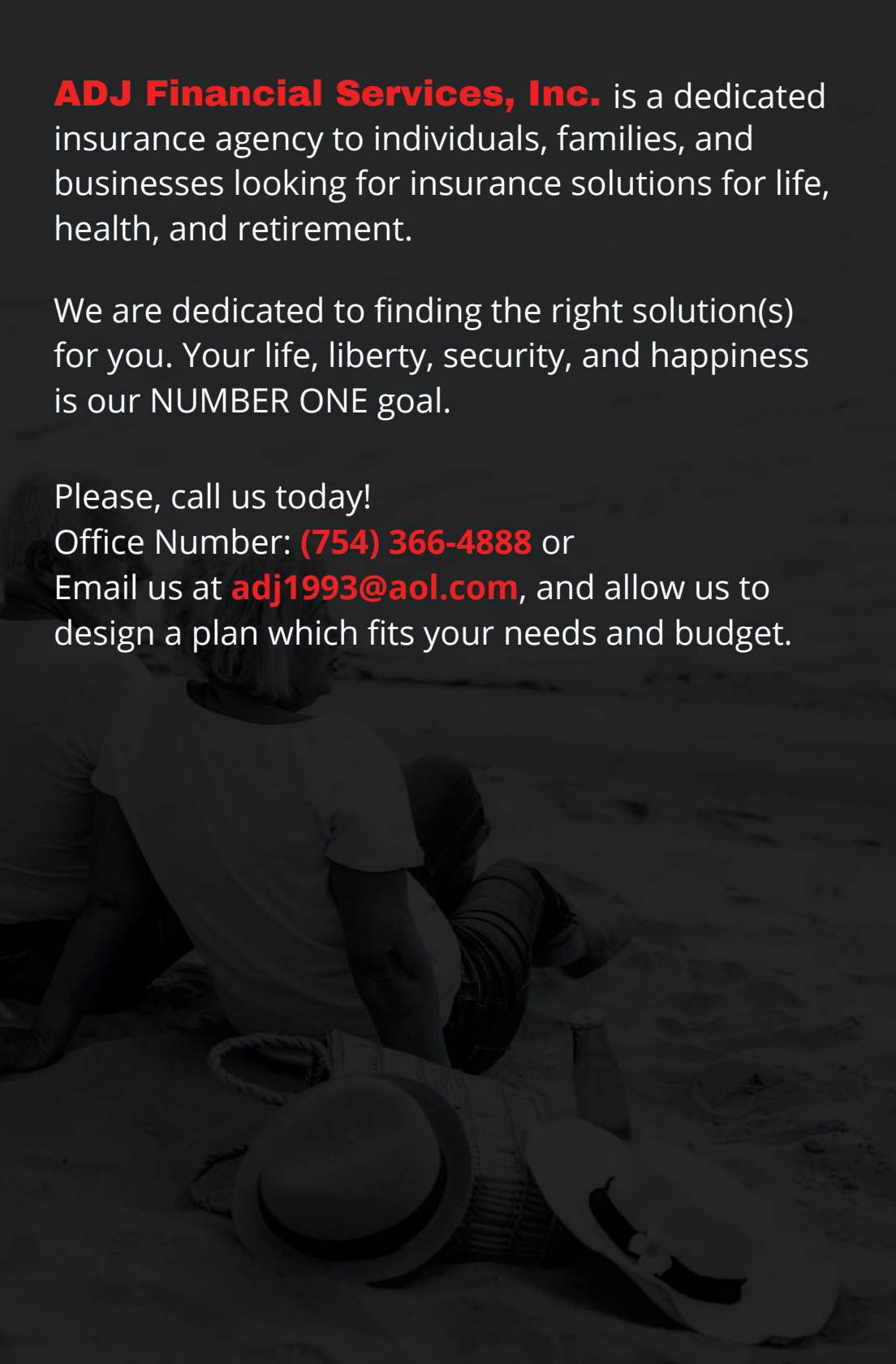
We can answer any questions you have about Medicare & do a no-cost, no-obligation coverage review.

Acting as your health care coverage resource, we have access to top carriers and will work with you to find the best fit for you.

We can answer questions like:

- What is Original Medicare are there other health care options?
- What do different parts of Medicare mean?
- What are the differences between Medicare & other health care options?
- Is Original Medicare enough coverage for me?
- How do I make sure my prescriptions are covered?
- What is the cost?
- When are the deadlines for enrollment?
- What are the best options for me and my needs?



A dark, grayscale photograph of a person sitting on a beach. The person is seen from the back, wearing a light-colored t-shirt and dark pants. In the foreground, two hats are lying on the sand: a wide-brimmed hat and a bucket hat. The background shows the ocean and a cloudy sky.

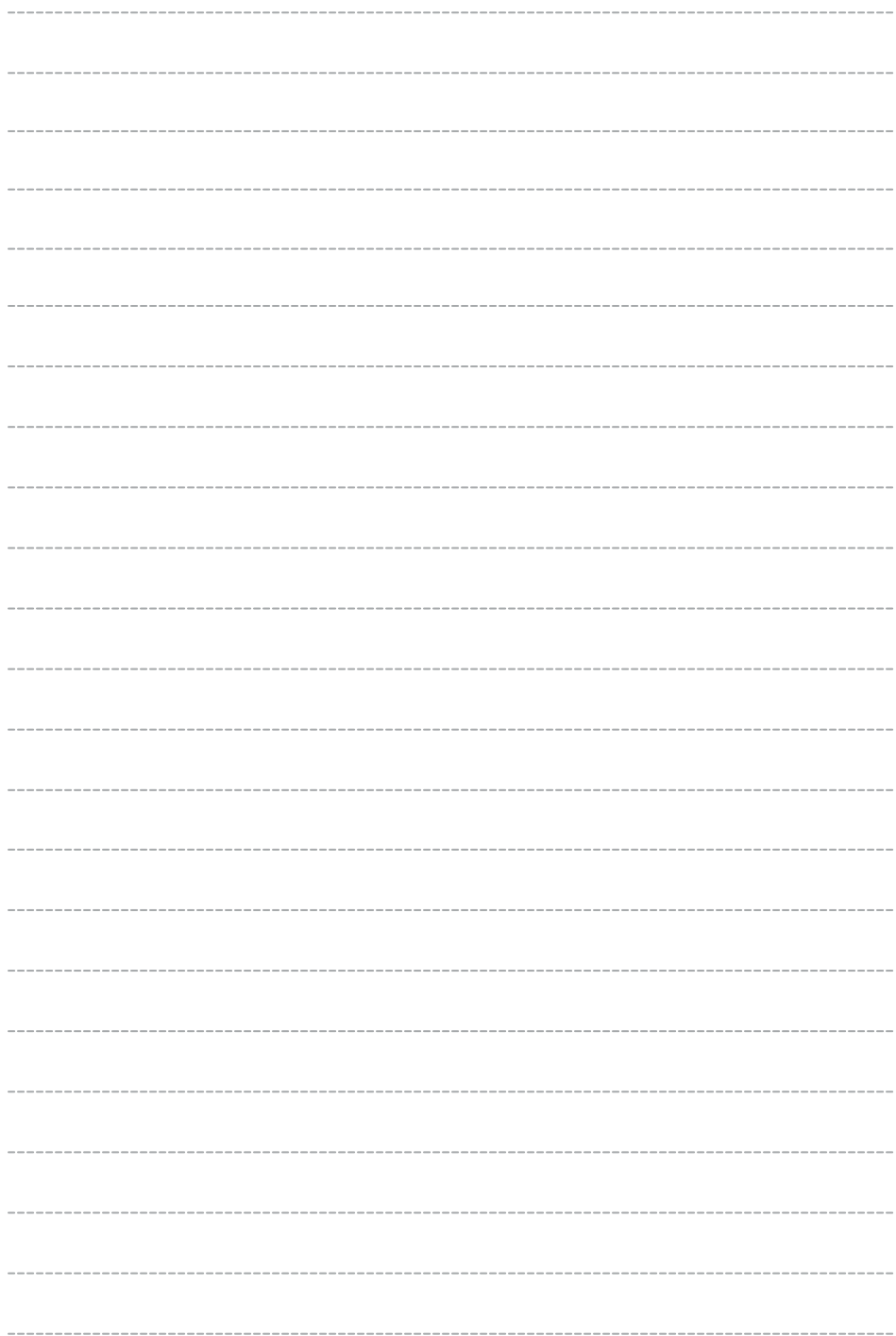
ADJ Financial Services, Inc. is a dedicated insurance agency to individuals, families, and businesses looking for insurance solutions for life, health, and retirement.

We are dedicated to finding the right solution(s) for you. Your life, liberty, security, and happiness is our NUMBER ONE goal.

Please, call us today!

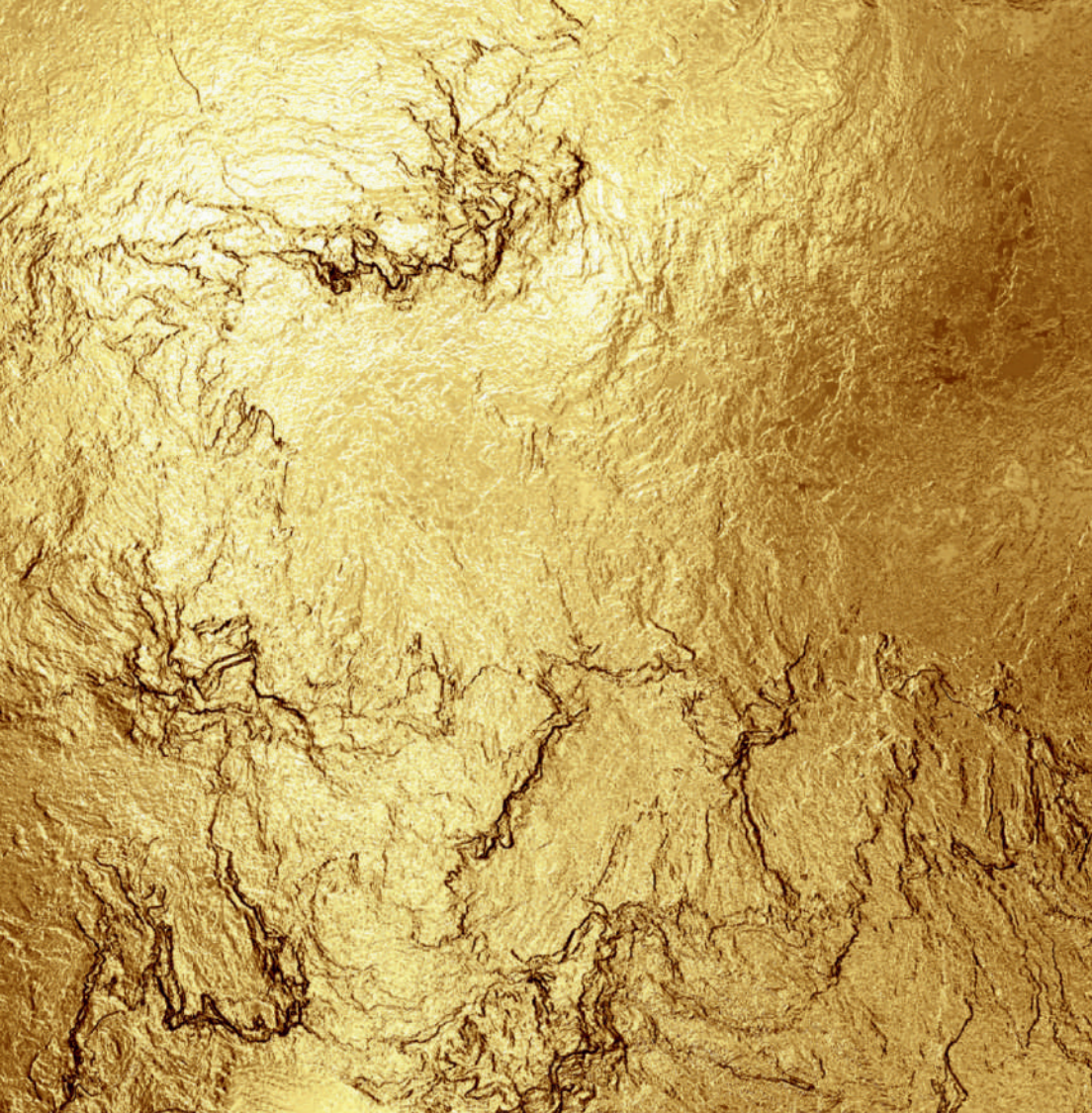
Office Number: **(754) 366-4888** or

Email us at **adj1993@aol.com**, and allow us to design a plan which fits your needs and budget.



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