



# Isn't Original Medicare enough? It depends.



Choices you make in the coming months may affect your health, savings and retirement.

If you choose to rely on Original Medicare alone to provide your health coverage, it is important to understand that Original Medicare (Parts A and B) is designed to cover only about 80% of your medical expenses.

With today's healthcare costs, that could leave you paying thousands of dollars in out-of-pocket costs for even a minor accident or illness. That's why many people choose additional coverage to help pay for many of the things not covered by Original Medicare.



For the additional coverage you need,  
you could choose:

- Medicare Part C (a Medicare Advantage plan)
- Medicare Part D (prescription drug plan)
- A Medicare Supplement plan (often referred to as a "Medigap Policy")

These important options are all available to you from Blue Cross and Blue Shield of Alabama. We'd be happy to answer your questions or give you additional information as you prepare to make your Medicare choices.

**IMPORTANT:** If you delay your enrollment in Part D beyond your Initial Enrollment Period, you may pay a penalty for late enrollment if you decide you want this coverage later.

Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.



*We cover what matters.*