

Medicare Options – 2025/26

Team Federated Marketing

Medicare - health insurance and prescription drug insurance

Social Security – always about \$\$\$\$ benefits

Medicare has four parts –

- A. Hospital Coverage
- B. Doctor Coverage
- C. Preventive Coverage
- D. Prescription Drug Coverage

1. Traditional Medicare: (80/20)

Has Parts A, B, and D. Premium for Part B ____ \$185.00 (based on income) (\$215 '26)^

[106/212 \$185.00 133/266 \$259.00 167/334 \$370.00 200/400 \$480.90 500/750 \$591.90 500+/750+ \$628.90]

Premium for Part D _____

[133/266 \$12.90 167/334 \$33.30 200/400 \$53.80 500/750 \$74.20 500+/750+ \$81.00]

2 cards to carry

2. Traditional Medicare and a Medicare Supplement Plan/Medi-Gap Coverage:

Includes Traditional Medicare (TM) coverage and covers the 20% TM doesn't cover.

Premiums for Part B _\$185.00_ and D _____ and Supplement plan _____.

3 cards to carry \$257 deductible (275 '26)^ Total _____.

3. Medicare Advantage Plans:

Covers Parts A, B, C, and D.

Several Options in the Middle TN area. Choice of HMO plans or PPO plans

Premium for Part B __\$185.00__.

1 card to carry

2000/2100

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Update for 2025/26

Testing in 6 states prior approval

Plan F and C are no longer available for sale on Med-Sups/Medi-Gap plans.

Some Med-Sup plans now include gym membership.

Medicare Advantage Plans (MA, MAPD, PDP)

Real push in 2026 to HMO plans

MOP (max out of pocket) can be \$9550

Part B premium – 2025 \$185.00 base Est. \$215 for 2026^

Part D deductible will be \$615 (up from \$590). Generally for tiers 3, 4, & 5

Now 8 carriers in the Middle TN market. 40+ different plans!

Humana HMO plans do NOT have a contract with Vandy.

BCBS MAPD's will NOT have a contract with Vandy for 2026 (in and out of network)

COLA increase 2.5% (2025) Est. 2.5 to 3.0% for 2026

Homework