



The 2026 Medicare Essential Guide

Everything You Need to Know to Fill the Gaps in Your Coverage

1. Medicare Advantage (Part C)

The "All-in-One" Alternative

- **The Overview:** Medicare Advantage plans are offered by private, Medicare-approved insurance companies. They bundle your Hospital (Part A), Medical (Part B), and usually your Prescription Drugs (Part D) into a single plan.
 - **The Benefit:** Many plans feature **\$0 monthly premiums** and include extra perks like gym memberships, dental, vision, and transportation that Original Medicare does not offer.
 - **Financial Protection:** These plans include a **Maximum Out-of-Pocket (MOOP)** limit. Once you reach this cap, the plan pays 100% of your covered medical costs for the rest of the year.
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2. Medicare Supplements (Medigap)

The "Total Predictability" Choice

- **The Overview:** Medigap is private insurance that works alongside Original Medicare. It doesn't replace Medicare; it "fills the gaps" (like the 20% coinsurance) that Medicare leaves to you.
 - **The Benefit:** With a popular option like **Plan G**, your only major out-of-pocket medical cost for 2026 is the **\$283 Part B deductible**. After that, your plan typically covers 100% of Medicare-approved expenses.
 - **The Freedom:** There are **no networks**. If a doctor or hospital accepts Medicare, they accept your Medigap plan—anywhere in the U.S.
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3. Prescription Drug Plans (Part D)

New 2026 Savings Milestones

- **The Overview:** Part D helps cover the cost of outpatient prescription drugs. Even if you don't take medications now, enrolling prevents a lifetime late-enrollment penalty.

- **The 2026 Update:** Total out-of-pocket drug costs are now **capped at \$2,100 per year**. Once you hit this limit, you pay **\$0** for covered drugs for the rest of the year.
 - **Payment Flexibility:** You can now opt into the **Medicare Prescription Payment Plan**, allowing you to spread your drug costs into predictable monthly installments throughout the year.
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4. Dental & Vision Supplemental Coverage


Protecting Your Lifestyle

- **The Overview:** Since Original Medicare generally excludes routine dental and vision care, these plans cover cleanings, fillings, dentures, and eyeglasses.
 - **The "100-80-50" Rule:** Most plans cover **100%** of preventive care (cleanings/exams), **80%** of basic procedures (fillings), and **50%** of major services (crowns/dentures).
 - **Annual Maximums:** In 2026, many plans offer an annual benefit maximum between **\$1,000 and \$2,500** per year to help cover high-cost dental work.
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Your Enrollment Checklist

- **3 Months Before 65:** Sign up for Medicare Parts A & B.
- **The 6-Month Window:** Apply for Medigap during your Open Enrollment Period for guaranteed acceptance.
- **Annual Review:** Every Oct 15 – Dec 7, review your Part D or Advantage plan for the upcoming year.

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