

2025

Medicare Decision Guide



The information you need to
make the best choices for you.



We're with you all the way

Improving your health, well-being and peace of mind is our top priority. We're more than just a health insurance company—we're a health service company that's ready to serve your needs. You can count on our Medicare expertise as you navigate your options. Together, let's find you a Medicare plan that will help you enjoy a healthier future.

- ✓ Global network of 2 million+ relationships with health care providers, clinics and facilities¹
- ✓ We serve over 185 million customer and patient relationships worldwide²
- ✓ We offer Medicare Advantage plans in 29 states and Washington, D.C.²
- ✓ We offer Prescription Drug Plans (PDP) across the country, as well as the District of Columbia and in the U.S. territory of Puerto Rico²
- ✓ We offer Medicare Supplement plans in 48 states and Washington, D.C.²



Make the wise Medicare choice for you.

Finding the right Medicare solution can feel overwhelming and time-consuming—but it doesn't need to be. We're right here with you on this journey and can help you find the plan you need with ease.

To help get you started, we developed this Medicare Decision Guide just for you. This guide will walk you through the Medicare basics while covering plan options and important facts you need to know.

Our goal is to equip you with the wisdom you need to make the right choice.

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Medicare Basics

Medicare was originally created in two parts: Part A and Part B. Together, these are known as Original Medicare. Original Medicare is the fee-for-service federal health insurance program that allows you to go to any Medicare-approved provider, health care professional or health care facility. Today, Medicare is so much more, including:

PART A Hospital Coverage

Helps pay for inpatient care and related services. Most people automatically get Part A without having to pay a monthly premium.

PART B Medical Coverage

Helps cover a doctor's service and outpatient care. Most Medicare enrollees pay a monthly Part B premium.

PART C Medicare Advantage Plans

Combines Part A and Part B coverage along with additional benefits in an all-in-one plan.

PART D Prescription Drug Plans

Available as a stand-alone plan or may be included with a Medicare Advantage plan.

MEDIGAP Medicare Supplement Insurance

Original Medicare doesn't pay for everything. These plans help cover copayments, coinsurance and deductibles that Medicare Part A and Part B don't.



Shopping Tip:

› If you already receive Social Security benefits, enrollment in Original Medicare is automatic. You don't have to do anything except turn 65.

You have two different options to get complete coverage.

OPTION 1

Get all-in-one coverage with a Medicare Advantage Plan

OR

OPTION 2

Add a Medicare Supplement Insurance policy and Part D plan to Parts A and B.

Hospital + Medical

All the Benefits of Parts A and B

Part D

Prescription drug coverage included in most plans

Additional Benefits

such as dental, vision, hearing and more

Medicare Part A (Hospital)

Medicare Part B (Medical)



Medicare Supplement Insurance policy

Helps pay deductibles, copays and more and may include additional benefits



Part D

Prescription Drug Plan

Original Medicare

Medicare Part A

What it helps cover:



Inpatient hospital services and care



Skilled nursing facilities care



Hospice care



Home care services

What you pay in 2025:*

- › \$1,676 deductible
- › \$419 per day copay for days 61 – 90 of hospitalization
- › \$838 per day copay for days 91 – 150 of hospitalization
- › \$209.50 per day copay for days 21 – 100 of a skilled nursing facility stay

Medicare Part B

What it helps cover:



Doctor visits



Outpatient services and surgeries



Ambulance services



Medical and lab tests



Preventive care and screenings



Durable medical equipment and supplies

What you pay in 2025:*

- › Standard monthly premium starting at \$185
- › \$257 deductible
- › 20% of the Medicare-approved amount for covered services
- › The difference between what your doctor charges and the Medicare-approved amount

Some services—including routine vision and hearing and prescription drugs from your pharmacy—aren't covered at all by Original Medicare. Most people choose additional coverage to help protect against unexpected medical and pharmacy costs. Optional coverage is provided by private insurance companies that contract with the Federal government.

*These examples are for illustrative purposes only.

Medicare Advantage Plans

Often referred to as “Medicare Part C” or “MA Plans,” Medicare Advantage plans combine the coverage of Original Medicare with added benefits.



Simple

- › Combines all Medicare benefits into one: Part A (Hospital), Part B (Medical) and often Part D (Prescription drugs). Some plans may include dental, hearing and vision services as well as transportation to medical appointments and more.
- › Just one card to carry and one number to call for customer service.
- › Choose a Health Maintenance Organization (HMO) or Preferred Provider Organization (PPO). Special Needs Plans (SNPs) are also available for those who qualify.
- › Talk to a board-certified doctor by phone, computer or tablet for minor medical issues.



Affordable

- › \$0 or low primary and specialist doctor visits
- › \$0 copay on many prescription drugs



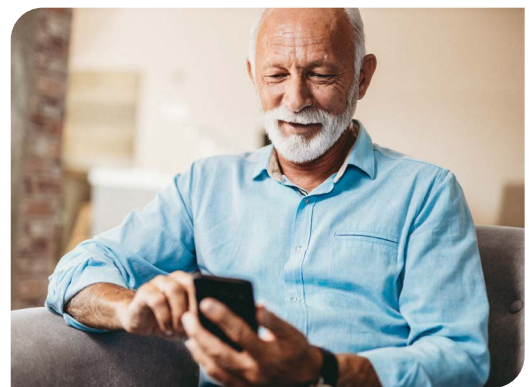
Predictable

- › All-in-one coverage
- › Out-of-pocket maximums to help protect you from unexpected costs



Shopping Tips:

- › **Plans are provided by private insurance companies**, so costs, benefits, networks and drug lists (called a formulary) will vary.
- › **We can help you** find out if your doctors are in the network and if your medications are covered. Call us.





HMO	PPO
Must receive services from in-network providers; your primary care provider (PCP) coordinates your care	May use any provider that accepts Medicare, but you will typically save money by staying in-network
Referrals may be required	No referrals required
\$0 or low monthly plan premiums	\$0 or low monthly plan premiums

Discover the value of a Medicare Advantage Plan

- \$0** or low monthly premiums
- \$0** or low PCP visits
- \$0** preventive care

Plans may also include:

- Prescription drug coverage
- Dental services
- Vision services
- Hearing services
- Over-the-counter allowance
- Home-delivered meals
- Fitness program
- Transportation to/from health services

Prescription Drug Plans

Original Medicare provides no coverage at all for prescription drugs. Prescription Drug Plans, also known as Medicare Part D, can help lower your pharmacy costs significantly.



Lower your costs

Save with a low copay or coinsurance for covered generic and brand-name prescription drugs.



Complete your coverage

Pair with Original Medicare alone or with a Medicare Supplement Insurance policy.



Choose the right plan for you

Plans are offered by private insurance companies and have different pharmacy networks, lists of covered drugs (formularies) and costs. However, all plans feature Medicare's defined coverage stages, which can affect what you pay for your medicines.



Shopping Tips:

- › **Check the plan's formulary.** Be sure it covers the drugs you take at a competitive cost.
- › **Consider enrolling even if you don't currently use any drugs.** If you don't enroll when you're first eligible and don't have other creditable drug coverage, there will be a penalty for every month you could have enrolled but didn't.

Discover the value of a Prescription Drug Plan

Some Prescription Drug Plans may include:

- Many different plan options
- Low monthly premiums
- Many drugs with \$0 deductible and \$0 copay
- A large formulary and pharmacy network
- Additional savings available on drugs



Medicare Supplement Insurance

Medicare Supplement insurance plans help pay for what Original Medicare doesn't cover, including copayments, coinsurance and deductibles.



Low out-of-pocket costs

Helps cover Medicare deductibles, coinsurance and more.



Freedom to choose

Use any doctors or facilities that accept Medicare, with no networks and no referrals.³



Travel benefits

Coverage across the U.S. Some plans cover emergency care worldwide.⁴



Flexibility

Can be combined with a Part D prescription drug plan.



Choice

A range of plans lets you find the right coverage for you.



Confidence

Coverage can't be canceled as long as you pay your policy and Medicare Part B premiums on time.



Shopping Tips:

- **Medicare Supplement Insurance plans are standardized by the government.** Each plan of the same letter from every company offers the same benefits.
- **Some companies include value-added services and premium discounts.** Be sure to consider their value, as well as the company's reputation and service, when you compare plans and costs.
- **The best time to get a policy is when you're first eligible during open enrollment** (see page 11). During this time, you can buy any policy sold in your state, regardless of your health.









Discover the value of a Medicare Supplement plan

Some Medicare Supplement plans may include:

- **Competitive rates**
- **Household discounts**
- **Additional programs and savings**

Medicare coverage comparison

Not all Medicare options cover the same things. Use this chart to find out which option may work best for you.

		MEDICARE COVERAGE OPTIONS			
Benefits Included		Original Medicare (Parts A + B)	Medicare Advantage Plans (Part C)	Prescription Drug Plans (Part D)	Medicare Supplement Insurance
	Hospital coverage	✓	✓		✓
	Medical coverage	✓	✓		✓
	Prescription drug coverage	Can be added	✓	✓	Can be added
	Help with out-of-pocket expenses		✓		✓
	Low or \$0 monthly premium		✓		
	Dental, vision and hearing benefits		✓		
	Over-the-counter allowance		✓		
	Transportation benefits		✓		

How and when to start your coverage

You want to take the guesswork out of signing up for Medicare, and that's a wise decision. Here are step-by-step instructions for how and when to enroll. And if you're not sure which option is right for you, refer back to the Medicare coverage comparison on page 10.

STEP 1

Sign up for Original Medicare



- › Your Initial Enrollment Period begins three months before and ends three months after your 65th birthday month. Coverage can begin as soon as the first day of the month you turn 65*.
- › If you already receive Social Security benefits, enrollment in Medicare Parts A and B is automatic. If not, you'll need to sign up. Apply directly with Social Security. Go to [ssa.gov](https://www.ssa.gov) or call [1-800-772-1213](tel:1-800-772-1213) (TTY [1-800-325-0778](tel:1-800-325-0778)).

STEP 2

Which plan option do you prefer?

Original Medicare
Go to Step 3

OR

Medicare Advantage
Learn how to enroll below

MEDICARE ADVANTAGE PLANS

- › To enroll in a Medicare Advantage plan, you must first have both Medicare Part A and Part B.
- › Your Medicare Advantage Initial Enrollment Period is the same 7-month window as for Original Medicare. If you do not enroll during this time, you may have to wait until the Annual Enrollment Period from October 15 to December 7.
- › Sign up directly with the insurance company offering the plan. Call or visit the plan's website or contact your local insurance agent.

➔ If you chose Original Medicare, go to [page 12](#) for additional coverage options.

*If your birthday falls on the 1st of the month, your initial enrollment period starts 4 months before your 65th birthday and ends 2 months after your 65th birthday. Generally, your Medicare coverage starts on the 1st day of the month before you turn 65. The chart listed is an example and may not reflect your actual enrollment period.

OPTIONAL STEP 3

If you keep Original Medicare, you may want to consider adding additional coverage options.

Original Medicare

Learn how to enroll in Step 1



Medicare Supplement Insurance

Learn how to enroll below

and/or

Prescription Drug Plan

Learn how to enroll below

MEDICARE SUPPLEMENT INSURANCE

- › To apply for a Medicare Supplement Insurance policy, you must first have both Medicare Part A **and** Part B.
- › You can apply at any time throughout the year. Apply within six months after your Part B effective date and you are guaranteed acceptance regardless of any pre-existing conditions.
- › Sign up directly with the insurance company offering the plan. Call or visit the plan's website or contact your local insurance agent.

PRESCRIPTION DRUG PLAN

- › To enroll in a Prescription Drug Plan, you must first have Medicare Part A **and/or** Part B.
- › Your Initial Enrollment Period is the same 7-month window as for Original Medicare. If you do not enroll during this time, you may have to wait until the Annual Enrollment Period from October 15 to December 7.
- › Sign up directly with the insurance company offering the plan. Call or visit the plan's website or contact your local insurance agent.



Shopping Tip:

- › **You may choose** only Medicare Supplement Insurance or a Prescription Drug Plan but you can also choose to enroll in both.
- › **You cannot enroll in both** a Medicare Advantage Plan and Medicare Supplement Insurance in the same plan year.



5 things to ask before choosing a plan:

1. What are my current (and possible future) health care needs?
2. Which prescription drugs will I need covered?
3. What costs are associated with the plan I'm interested in?
4. Will I need added benefits like dental, vision and hearing?
5. Do I want more choice in doctors, specialists and medical facilities?

Are you working past age 65? Moving out of the plan's service area?

You can apply after your Initial Enrollment Period or change plans outside of the Annual Enrollment Period.



Comparison worksheet

Use this worksheet to compare your options.

	Medicare Supplement and Prescription Drug Plan	Medicare Advantage HMO Plan	Medicare Advantage PPO Plan
Plan Name and Company			
Plan Premiums (include Part B)			
Deductibles			
Copays/ Coinsurance			
Total Cost of Care			



¹ Cigna internal analysis of existing arrangements as of December 31, 2022.

² Cigna Newsroom, Cigna Healthcare Offers Medicare Customers Value, Stability and Choice with 2025 Plans, October 1, 2024.

³ In some cases, a referral is required by Medicare.

⁴ Foreign Travel Emergency. Plans that include this benefit cover 80% of medically necessary emergency care received outside of the U.S., which began during the first 60 days of each trip, after you pay a \$250 deductible per calendar year, not to exceed the lifetime maximum of \$50,000.

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In the following states, all Medicare Supplement plans are available to persons eligible for Medicare because of disability: California, Colorado, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Kansas, Kentucky, Louisiana, Maine, Minnesota, Mississippi, Missouri, Montana, New Hampshire, Oregon, Pennsylvania, South Dakota, Tennessee, Vermont, and Wisconsin.

To file a marketing complaint, contact Cigna Healthcare at [1-800-668-3813](tel:1-800-668-3813) (TTY 711), Monday–Friday, 7:30 a.m.–7:30 p.m. CT, or call [1-800-MEDICARE](tel:1-800-MEDICARE) (24 hours a day/7 days a week). Please include the agent/broker name if possible.