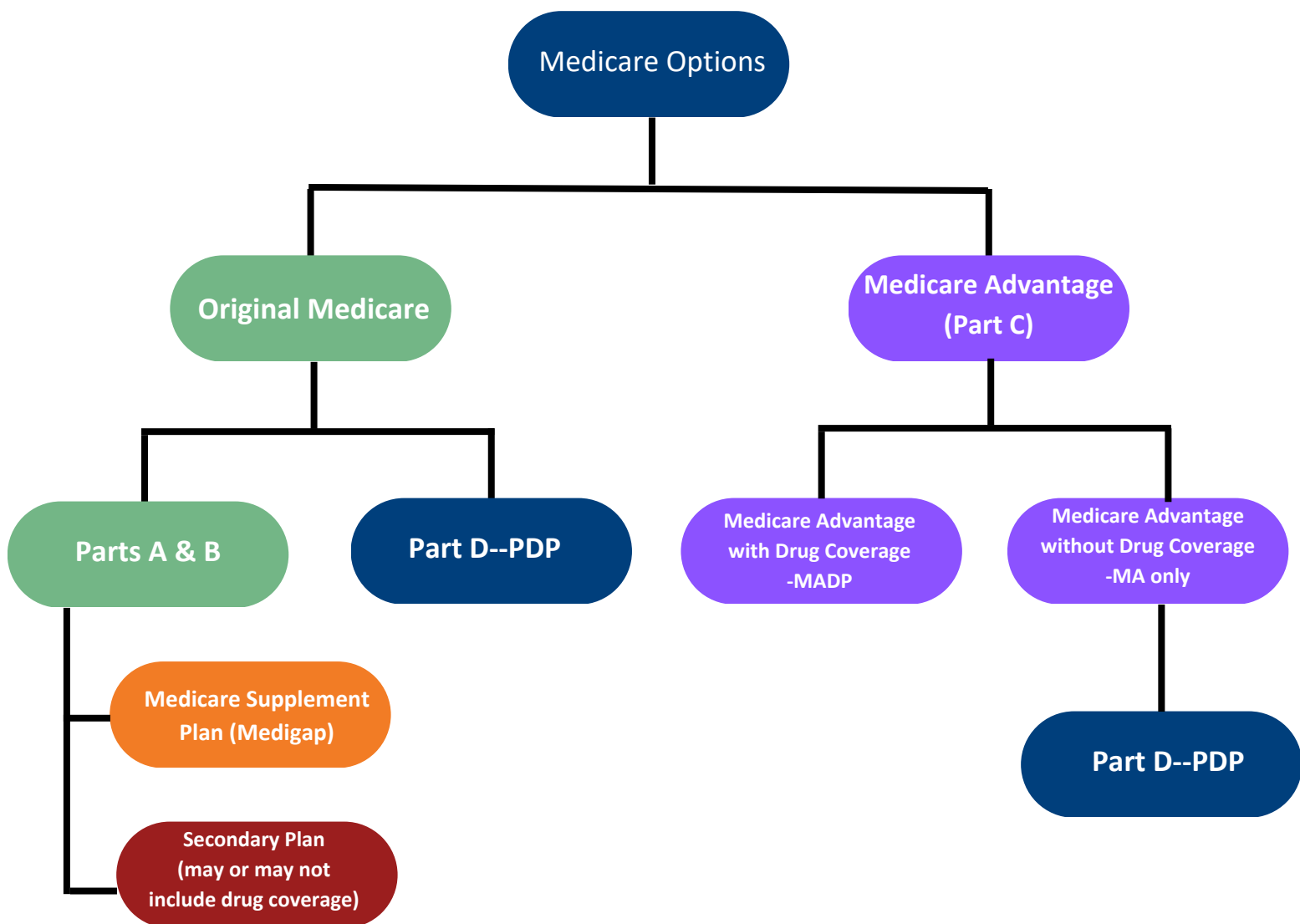


Medicare Options Chart



Medicare is available for individuals 65 and older, individuals receiving Social Security Disability benefits (SSDI) for 24 months, individuals receiving SSDI due to ALS (no waiting period), and for individuals with end stage renal disease (ESRD).

With Medicare, you have two basic options to choose from: Original Medicare or Medicare Advantage (Part C). If you choose Original Medicare you can add a prescription drug plan (Part D) and a Medicare Supplement plan (Medigap) if you wish. If you choose Medicare Advantage, prescription drug coverage (Part D) is usually included and you cannot add another Part D plan or Medigap plan. You may add a Part D plan to an Advantage Plan that does not include drug coverage.