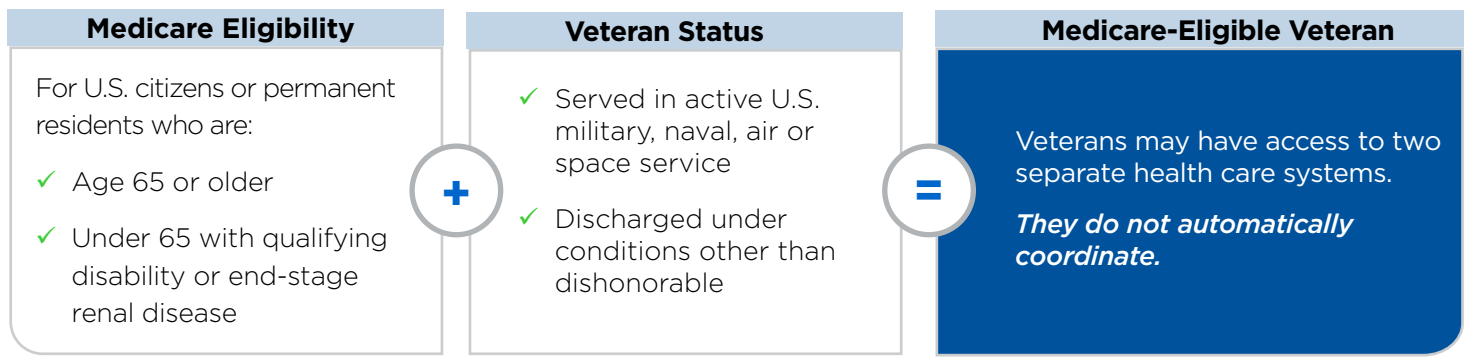




Medicare for Veterans

Agent Reference Sheet

WHO IS A MEDICARE-ELIGIBLE VETERAN?



VETERAN HEALTH COVERAGE OPTIONS

 VA Health Care ✓ Primary care, mental health, prescriptions & specialty care ✓ Low or no cost based on priority group & disability rating ✓ Focuses on service-connected conditions ✓ Does not automatically coordinate with Medicare	 VA Community Care ✓ Non-VA providers when VA care isn't timely or local ✓ Authorized & paid by the VA ✓ Medicare is not billed
 TRICARE for Life (TFL) ✓ For military retirees ✓ Medicare pays first; TFL covers most remaining costs ✓ Includes prescription drug coverage ⚠ Requires Medicare Part B enrollment	 Medicare ✓ Part A: Hospital care ✓ Part B: Doctor & outpatient visits ✓ Supplement or Advantage plans fill coverage gaps ✓ Separate from VA — must choose which to use

MEDICARE OPTIONS AT A GLANCE

Original Medicare (Parts A + B)

- ✓ Part A: Hospital, skilled nursing, hospice
- ✓ Part B: Doctor visits, outpatient, equipment
- ✓ Covers ~80% of costs
- ✓ Member pays deductibles & coinsurance

⚠ **Does NOT cover Rx, dental, vision or hearing**

Medicare Advantage (Part C)

- ✓ Bundles Parts A, B + usually D
- ✓ Often adds additional benefits
- ✓ Uses a provider network
- ✓ VA care remains available separately

⚠ **Non-VA services go through MA plan**

Medicare Supplement Insurance (Medigap)

- ✓ Pairs with Original Medicare
- ✓ Covers most cost-sharing gaps
- ✓ Any Medicare-accepting provider nationwide
- ✓ Standardized plans (G, N, etc.)

⚠ **Does NOT cover Rx — use VA or add Part D**

Prescription Drug (Part D)

- ✓ VA drug coverage = creditable (no penalty)
- ✓ TFL includes Rx via TRICARE Pharmacy
- ✓ MA + Part D can coexist with VA Rx
- ✓ C-SNPs & D-SNPs available for eligible vets

COMMON COVERAGE COMBINATIONS FOR VETERANS

Coverage Combination	Providers	Drug Coverage	Best For
VA Only	VA + authorized community care	VA formulary	Strong VA access
VA + Original Medicare + Medigap	Any Medicare provider + VA	Add Part D or use VA	Max freedom, low cost-sharing
VA + Medicare Advantage	MA network + VA	MA plan + VA Rx	Extra benefits (dental/vision)
TRICARE for Life + Medicare	Any Medicare provider + VA	TRICARE Pharmacy	Military retirees
VA + Medicare (no supplement)	Any Medicare provider + VA	VA or Part D	Comfortable with cost-sharing

