

## 2026 Basic Medicare Options

Option 1: Original Medicare A & B Plus	Option 2: Medicare Part C Advantage Plans
Medicare Part A (Hospital Insurance) Medicare Part B (Medical Insurance) + Medicare Part D (Prescription Drug Plan) + Medicare Supplement (Medigap) (Plan G)	Medicare Part C Advantage plans from insurance companies approved by Medicare. Medicare Part D is included in most plans. Plans subsidized by Medicare.
<b>Monthly Premiums</b> Medicare Part A (Hospital)     \$ <u>00.00</u> Medicare Part B (Medical)       \$ <u>202.90</u> IRMAA Part B (\$109k/\$218k)    \$ _____ IRMAA Part D (\$109k/\$218k)    \$ _____ Medicare Part D                    \$ _____ Medigap (Plan G)                  \$ _____	<b>Monthly Premiums</b> Medicare Part A (Hospital)     \$ <u>00.00</u> Medicare Part B (Medical)       \$ <u>202.90</u> IRMAA Part B (\$160k/\$212k)    \$ _____ IRMAA Part D (\$160k/\$212k)    \$ _____ Medicare Part C                    \$ _____ Medicare Part D (included)       \$ <u>00.00</u>
<b>Rx Out-of-Pocket (OOP) Costs per Year</b> Part D Annual Rx Deductible    \$615.00 Part D Copays/Co-insurance    \$Vary* Annual Maximum OOP Cap       \$2,100 or less** <i>*Vary by drug Tiers and 3 cost-sharing phases.</i> <i>**Rx OOP is separate from medical OOP.</i>	<b>Rx Out-of-Pocket (OOP) Costs per Year</b> Part D Annual Rx Deductible    \$615.00 Part D Copays/Co-insurance    \$Vary* Annual Maximum OOP Cap       \$2,100 or less** <i>*Vary by drug Tiers and 3 cost-sharing phases.</i> <i>**Rx OOP is separate from medical OOP.</i>
<b>Medical Out-of-Pocket (OOP) costs per year Using Medigap (Plan G)</b> Covers 100% after a Medicare Part B \$283 calendar year deductible	<b>Medical Out-of-Pocket (OOP) costs per year</b> Annual Medical Deductible       \$ <u>00.00</u> Medicare Copays                    \$ _____ Medical Coinsurance               \$ _____ Maximum Annual OOP               \$ _____

## Advantages/Disadvantages of Both Medicare Options

Option 1: Original Medicare A & B Plus	Option 2: Medicare Part C Advantage Plans
Medicare Part A (Hospital Insurance) Medicare Part B (Medical Insurance) Medicare Part D (Prescription Drug Plan) Medicare Supplement (Medigap) (Plan G)	Medicare Part C Advantage plans from insurance companies approved by Medicare Medicare Part D is included in most plans Plans subsidized by Medicare
<b>Advantages</b> <ul style="list-style-type: none"> <li>- Pay Less on Medicare-approved services</li> <li>- Nationwide Coverage (No networks)</li> <li>- Use any provider accepting Medicare</li> <li>- Medicare Supplement (Medigap) (Plan G) covers 100% medical costs after \$283/yr deductible</li> </ul>	<b>Advantages</b> <ul style="list-style-type: none"> <li>- Pay Less on Medicare-approved services</li> <li>- \$00 monthly premiums on some plans</li> <li>- \$0 annual medical deductible on some plans</li> <li>- Part D Rx included most plans</li> <li>- Dental, vision, hearing, supplemental benefits</li> <li>- Fitness (Gym) memberships</li> <li>- Other extras vary (e.g., Part B Giveback)</li> </ul>
<b>Disadvantages</b> <ul style="list-style-type: none"> <li>- 6 mo. Guaranteed Issue limit (Medigap plans)</li> <li>- Higher monthly premiums for Medigap plans and Part D Prescription Drug Plan</li> <li>- No routine dental benefit</li> <li>- No routine vision benefit</li> <li>- No routine hearing benefit</li> <li>- No fitness (Gym) benefit</li> </ul>	<b>Disadvantages</b> <ul style="list-style-type: none"> <li>- Network limitations (HMO, PPO networks)</li> <li>- Provider/Hospital networks may change</li> <li>- Medical copays days 1-5 Inpatient Hospital</li> <li>- Medical copays for some services</li> <li>- Medical coinsurance for some services</li> <li>- Part B drugs you pay up to 20%</li> <li>- Medical Annual Maximum OOP Costs</li> </ul>

# 2026 Income-Related Monthly Adjustment Amount (IRMAA) Surcharges Chart

2026 IRMAA is based on your Modified Adjusted Gross Income (MAGI) on your 2024 tax return.

MAGI = Form 1040 line 11 (Adjusted Gross Income) + Form 1040 line 2a (Tax-Exempt Interest).

The Standard Part B (Medical Insurance) premium in 2026 is \$202.90 per month.

Individual Tax Return	Joint Tax Return	Married & Separate Tax Return	Part B IRMAA (Part B Premium + IRMAA)	Part D IRMAA (Part D premium + IRMAA)
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$202.90 + \$0.00	\$Premium + \$0.00
\$109,001 to \$137,000	\$218,001 to \$247,000	N/A	\$202.90 + \$81.20	\$Premium + \$14.50
\$137,001 to \$171,000	\$274,001 to \$342,000	N/A	\$202.90 + \$202.90	\$Premium + \$37.50
\$171,001 to \$205,000	\$342,001 to \$410,000	N/A	\$202.90 + \$324.60	\$Premium + \$60.40
\$205,001 to \$499,999	\$410,001 to \$749,999	\$109,001 to \$390,999	\$202.90 + \$446.30	\$Premium + \$83.30
\$500,000 +	\$750,000 +	\$391,000 +	\$202.90 + \$487.00	\$Premium + \$91.00

## Medicare Income-Related Monthly Adjustment Amount – Life Changing Event - Form SSA-44

If you had a major life-changing event and your income has gone down since your 2024 tax return, you may use this form to request a reduction in your income-related monthly adjustment amount surcharge on Medicare Part B (Hospital Insurance) and Part D (Standalone Prescription Drug Plan). For example, a life-changing event includes marriage, divorce/annulment, the death of your spouse, a work stoppage, a reduction in work, the loss of income-producing property, the loss of pension income, or an employer settlement payment.

<https://www.ssa.gov/forms/ssa-44.pdf>

### Contact Us

Antonio 'Tony' Gutierrez

919-345-7957

[Tony@BenefitCare.com](mailto:Tony@BenefitCare.com)

<https://www.benefitcare.com/>