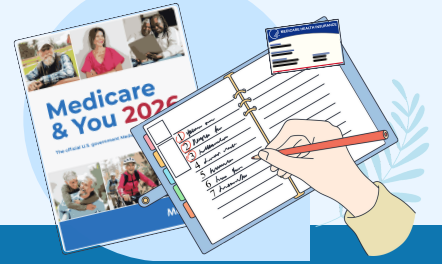


WHAT'S NEW IN 2026?



Part A: Hospital Insurance

Part A Premium

Free if you've worked 10 years or more
\$311 per month if you've worked 7.5 to 10 years
\$565 per month if you've worked fewer than 7.5 years

Part A Hospital Deductible

\$1,736 each benefit period

Part A Hospital Coinsurance

\$0 for the first 60 days of inpatient care each benefit period
\$434 per day for days 61-90 each benefit period
\$868 per lifetime reserve day* after day 90 in a benefit period

*You have 60 lifetime reserve days that can only be used once.
They're not renewable.

Skilled Nursing Facility Coinsurance

\$0 for the first 20 days of inpatient care each benefit period
\$217 per day for days 21-100 each benefit period



Part B: Medical Insurance

Part D: Prescription Drug Coverage

Part B Premium*

*For individuals with incomes below \$109,000
or couples with incomes below \$218,000

\$202.90 is the standard premium

Part B Deductible

\$283 per year

Part B Coinsurance

20% for most services Part B covers

Part D Premium

\$38.99 per month

Part D Maximum Deductible

\$615 per year

Catastrophic Coverage*

*You will owe \$0 on covered
drugs after reaching this cap.

\$2,100



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