



## We understand that living with a chronic condition can be a challenge.

Medicare Pathways and U.S. Renal Care have partnered so you can focus on your health and let us help you find the right Medicare plan for you.

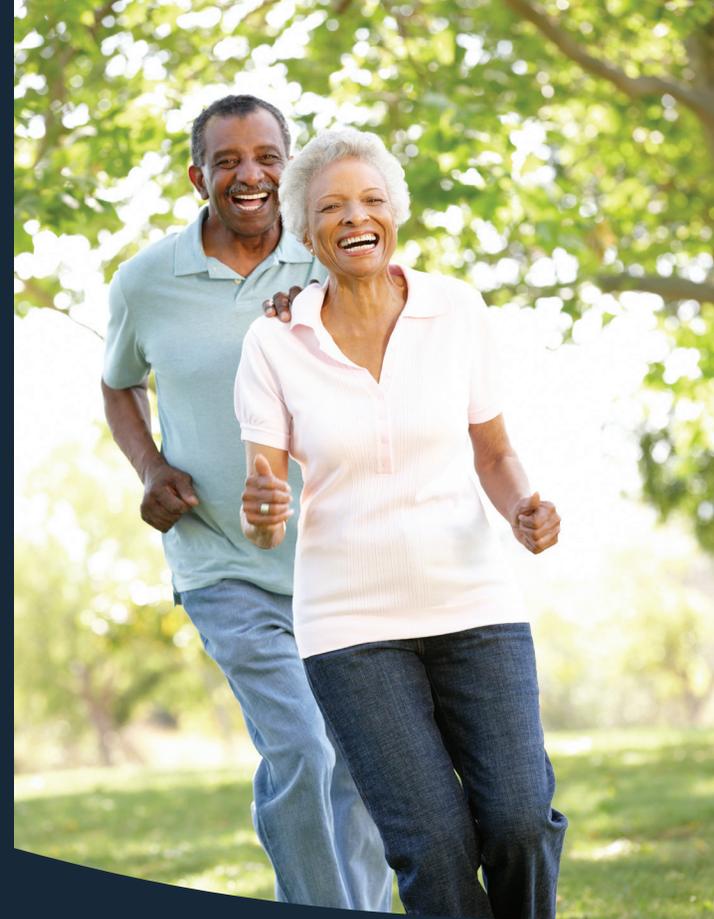
## Understand Your Options

People living with ESRD who qualify for Medicare may be eligible to choose a Medicare Advantage plan.

Prepare for the Open Enrollment Period from October 15 to December 7, with help from Medicare Pathways today.

Learn More at: [www.medicare.gov](http://www.medicare.gov)

To speak to a Licensed Insurance Agent:  
[www.medicarepathways.com/usrenal/](http://www.medicarepathways.com/usrenal/)



U.S. **RENAL CARE**<sup>®</sup>  
Powered by Physicians. Inspired by our Patients<sup>™</sup>



Understand your Medicare and wellness options.

We're here to help.

# What is Medicare?

Medicare is the federal health insurance program for qualified Americans aged 65 and older. Some people under 65 may also be eligible under certain health conditions, such as End Stage Renal Disease (ESRD).

**This program offering is called 'Original Medicare.'** You can enroll in Original Medicare (Part A & Part B) by contacting the Social Security Office.

## Original Medicare

**PART A:** is your Hospital Insurance. It helps cover hospital care, skilled nursing facility care, nursing home care, hospice, and home health services.

**PART B:** is your Medical Insurance. It helps cover ambulance services, inpatient and outpatient mental health, clinical research, getting a second opinion before surgery, and durable medical equipment (like crutches).

\*This is an advertisement for insurance sponsored by Medicare Pathways. Medicare Pathways is not endorsed or sponsored by any government entity. Not all plans are available in all regions.

People living with ESRD may be eligible to select a different type of Medicare coverage:

## Medicare Advantage

Medicare Advantage (Part C) is an alternative to Original Medicare (Parts A and B) and may offer additional benefits. You can enroll in your area by calling Medicare Pathways and speaking with one of our Licensed Medicare Agents.

Ready to Get Started?  
**Visit the Medicare Pathways website today!**

[www.medicarepathways.com/](http://www.medicarepathways.com/)

### What to expect when you visit:

- A free, no-obligation consultation with a Licensed Insurance Agent about your current and desired Medicare benefits.
- An unbiased review of the best available plans in your area.

## Medicare Prescription Drug Plans

**Medicare Prescription plans (Part D) are a stand-alone prescription drug coverage plan.** It can be added to Original Medicare or may be included in a Medicare Advantage plan.

## Medicare Supplement Plans

Medicare Supplemental Plans can provide **additional Medicare coverage to fill gaps from Medicare Part A & B.** These supplemental plans can help cover out-of-pocket expenses.

