



Medicare Benefits Cost Comparison

Original Medical Part B Premium (2026)



\$202.90*

Supplement (MediGap) with Prescription Drug Plan

Medicare Advantage (Part C)

Medical plan monthly premium

Medical deductible

Medical max out of pocket (MOOP)

Prescription drug monthly premium

Approximate monthly Rx copays

Included in plan
premium

+ dental/vision? =

Approximate monthly total
(Premiums + Rx Copays)

Best case yearly out of pocket
(Monthly Total x 12)

Worst case yearly out of pocket
(Best case + Deductible or MOOP)

Medicare Benefits Cost Comparison

2026 Medicare Parts B & D Premiums (Based on 2024 Income)

File Individual Tax Return	File Joint Tax Return	Marries & Filed Individual Tax Return	2026 Part B Monthly IRMAA Premium	2026 Part D Monthly IRMAA Premium
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$202.90	Your plan premium
\$109,001 to \$137,000	\$218,001 to \$274,000	N/A	\$284.10	\$14.50 + your plan premium
\$137,001 to \$171,000	\$274,001 to \$342,000	N/A	\$405.80	\$37.50 + your plan premium
\$171,001 to \$205,000	\$342,001 to \$410,000	N/A	\$527.50	\$60.40 + your plan premium
\$205,001 to \$500,000	\$410,001 to \$750,000	\$109,001 to \$391,000	\$649.20	\$83.30 + your plan premium
\$500,001 or above	\$750,001 or above	\$391,001 or above	\$689.90	\$91.00 + your plan premium