

What's NOT Covered by Part A and Part B?

Medicare doesn't cover everything. If you need certain services that Medicare doesn't cover, you will have to pay out-of-pocket unless you have other insurance to cover the costs. Even if Medicare covers a service or item, you generally have to pay **deductibles**, **coinsurance**, and **copayments**.

Items and services that Medicare doesn't cover include, **but aren't limited to**, long-term care (see page 100), routine dental care, dentures, cosmetic surgery, acupuncture, hearing aids, and exams for fitting hearing aids.

To find out if Medicare covers a service you need, visit www.medicare.gov, and select "Find Out What Medicare Covers," or call 1-800-MEDICARE (1-800-633-4227). **TTY** users should call 1-877-486-2048.

Blue words
in the text
are defined
on pages
115–118.