

OUR NEWS LETTER



## What to do with your 401(k) when you retire

by Wendy Connick for The Motley Fool @CNMoney November 7, 2017

Will your nest egg last?

By the time you're ready to leave the working world for good, you may have quite a balance saved up in your 401(k). So, what exactly should you do with all that money to help guarantee a well-funded retirement?

Here are a couple of possibilities you might pursue (plus one you definitely shouldn't).

Put the money in a Roth IRA

A Roth IRA makes a nice complement to traditional, tax-deferred retirement savings accounts such as the 401(k). With your standard 401(k), you get a tax break on the contributions you make to the account, but once you retire and start taking money out, you'll have to finally pay the IRS the taxes on that money.

A Roth account works the other way around: There's no tax break on your contributions, but the money you take out of the Roth account is tax-free.

If you have both a tax-deferred and a Roth account, then once you retire, you can choose how much to take out from each account every year in a way that minimizes your tax bill.

As an added bonus, Roth accounts are not subject to required minimum distributions (RMDs), so you have more control over your withdrawals if at least some of your money is in a Roth IRA.

Assuming that you haven't set up a Roth IRA in your working years, you can still do a Roth conversion and roll some or all of the money from your 401(k) into a brand-new Roth account. However, there's one big catch to a Roth conversion: The year you convert your retirement savings from a tax-deferred account to a Roth account, you have to pay taxes on all the money you converted. With a big balance to convert, this can lead to quite a horrendous tax bill, so your best bet is to decide how much money you want to move into the Roth account altogether and then split the conversion out over several years.

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Put the money in a traditional IRA

401(k)s have significant advantages over IRAs during your working years because it's so easy to contribute to a 401(k) and because the resulting tax break is automatic. With an IRA, you can still get a tax break, but you have to claim it on your tax return as a deduction, which can be a bit of a hassle. But once you retire, the advantage shifts to the IRA. That's because IRAs have access to pretty much the entire world of investment options, while 401(k)s typically only have a few investments available to choose from.

What's more, the investment options in your 401(k) can change at any time based on decisions made by your former employers, while the investments in your IRA are entirely in your control. All in all, rolling over your 401(k) balance into an IRA after retirement makes a lot of sense.

Withdraw the money (don't do this!)

If you retire during or after the year you hit age 55, you can withdraw the money from your 401(k) without having to pay an early withdrawal penalty. However, you'd still have to pay income taxes on the money you withdraw just as though you'd made a Roth conversion (without the benefits of said Roth conversion). You'd also lose out on all the tax advantages of having your investments inside a retirement savings account, such as no capital gains taxes and no tax on dividends and interest when they come in.

Related links:

Finally, withdrawing your money from your retirement savings accounts means you're much more likely to spend the money, potentially leaving you without enough funds to get you through your entire retirement. So resist the temptation to get your fingers on that money and keep it in some form of retirement savings account instead.

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# New Medicare cards designed to fight fraud, identity theft

By Carmen Gonzalez Caldwell Special to The Miami Herald November 06, 2017

What an interesting week we have had, so many of you have sent me some great information which today I will share with you, because you, the readers, help me make a difference in this column. Before we begin, I hope everyone changed their clocks (fall – back one hour) and also checked the batteries in their smoke alarm or any other alarm of importance you may have.

Carmen Gonzalez Caldwell

I received the below email from a reader with great news regarding our Social Security/Medicare card. We dealt with this issue; remember we all wrote our congressional delegates, and except for Congresswoman Ileana Ros-Lehtinen, no one responded regarding our concerns. Thank you Alan for this information:

Dear Carmen: A while back (quite a while) I wrote to you about the problem of Social Security numbers and Medicare cards. I just came across the following blurb concerning Medicare and Social Security numbers. Thanks for staying on top of this serious issue.

**New Medicare cards coming soon.** The Centers for Medicare and Medicaid Services will begin mailing out Medicare cards without Social Security numbers printed on them beginning in April 2018 and hopes to replace all cards within a year after that. Instead, the new cards will contain a unique combination of numbers and letters. The change is intended to “prevent fraud, combat identify theft and safeguard taxpayer dollars,” according to a statement from Seema Verma, a CMS administrator. Until the new cards arrive, Medicare beneficiaries need to take steps to avoid revealing their Social Security number every time they use their Medicare card. “Do not carry your Medicare card with you unless you absolutely need it that day because you are going to the doctor or a pharmacy,” says Amy Nofziger, regional director of the AARP Foundation. “You can make a photo copy of your Medicare card and cross out the first five numbers so you have proof that you are Medicare-eligible. Most hospitals and doctors don’t ask for it at every visit you go to.” - Alan M. Goldberg

Another great email regarding Social Security use of number: Dear Ms. Caldwell: I went to a new doctor and of course they had a million and one papers for me to fill out (in this day of technology it makes no sense) and of course the first thing they wanted was my SS number (they already had made a copy of my card & driver license). I filled out the paper work but when it came to my SS I just wrote “already on file” and the last 4 numbers (to please them). The receptionist was not a happy person. I asked her if she will take responsibility/liability for the theft of my SS number, if so I will be happy to add it and she can initial it at proof she requested it. Needless to say she would not. Folks this does not keep you from seeing your doctor at any time. Thank you Carmen for your information helping us to be strong on these issues that can cause us a nightmare, I am 82 years old. Please continue to provide us with the crime prevention tools you give us. - Maddie.

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# Older Retirement Ages and More Social Security Changes Coming in 2018

Lauren Hamer [Twitter](#) November 16, 2017

Social Security will see some changes in 2018. | photojournalis/iStock/Getty Images

Social Security will look a bit different in 2018. Every year, Americans eagerly await the announcement outlining the various changes being made to what many consider the most important social program in the country. Will your benefits increase? What about the strict guidelines tethered to the program? Will they be modified in a way that affects your ability to get by? These are all questions 46 million of America's seniors and 66 million overall worry about every fall.

The Social Security Administration released its adjustment reports for 2018. **Here is what you need to know about the changes being made to Social Security in 2018 and how they're probably going to affect you.**

## 1. You'll (sort of) get a raise

With the release of the January 2018 Cost of Living Adjustment, Americans can now stop wondering what will happen to their monthly payouts. This year, seniors will receive a 2% increase in COLAs, which amounts to about \$27 per month more on average. Singles will receive an average of \$1,404, and couples who are both receiving payments will receive \$2,340, a full \$46 more monthly. The maximum possible Social Security benefit for those who begin collecting benefits at full retirement age will also increase to \$2,788 in 2018.

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# 12 Must Have Products Going Viral in 2017

October 28, 2017

**There's no reason why every techie shouldn't have at least one...**

Must Have Viral Products. . .those words bring to mind cool products, interesting items, and wacky gizmos. Sometimes, you might be tempted to spend your whole paycheck on the amazing inventions of everyday citizens. These 12 products make great stocking stuffers with Christmas only a few months away, maybe these will give you some ideas.

This is a compilation of 12 of the coolest, most innovative and most awesome products that sold out fast in 2017. Many of them are products you'd never even expect to go viral, but they sold millions worldwide! Not only can you read about them here, you can click the links provided if you want to order them, without having to pick up the phone or even leaving your house.

## 1. TrackR Bravo – Track Anything

When you attach this coin-size tracking device to an item and lose the item, you have a 20,000-times chance of getting it back. The accompanying app enlists the network of 20,000 TrackR users to locate your lost bag, bike or dog. You can also track your lost wallet (or whatever) yourself. The **TrackR** app displays how far you are from your keys or purse you dropped, and it will sound the alarm to help you pinpoint its exact location.

If you realize you left your bag in another location, all other TrackR users in the network are notified, and when one passes your missing article, you'll get an update sent to your phone. **What if you can't find your phone? Use TrackR to ring it, even if it's on silent mode, and you'll find your phone fast. TrackR helps you keep your stuff...especially if you're a chronic (keys/wallet/bike/car/bag) misplacer.**

## 2. Siren Song – Personal Protection Alarm

Inspired by the Military, the **Siren Song uses ear piercing sound (over 130 decibels) to deter bad guys and is quickly becoming one of the most sought after safety devices**

in America. It will most likely be on every kid's keychains or backpacks by the end of the year, but it should also be carried by every woman in America. With over 100,000 units sold in 2017 alone, this product makes our 2017 viral gadgets list!

But the **Siren Song** isn't just to help protect you, your kids and your grandkids from an attack. It can also be used as a life saving device to call for help if you're having a heart attack or have some other health condition that can prevent you from yelling for help.

Don't let your worst nightmare become your reality. Safety doesn't happen by accident. Purchase a personal alarm for yourself, for your child, or for a loved one. The Siren Song is particularly suitable for teenagers, parents, night owls, delivery route employees, business owners, and college students, or the elderly who may need to call for help. The keychain design is perfect for use with house keys or car keys. It can also be attached to a backpack or a purse.

## 3. KeySmart – The Future of Keychains

You might be thinking that you already have a keychain. But it probably doesn't compare to this new futuristic keychain. Here's a fact everyone can agree upon: bulky keychains are both unsightly and cumbersome to handle. Not to mention, they won't protect your pockets from getting shredded to bits by your expansive key collection.

That's where the **KeySmart** comes in. This handy key organizer offers a simple, elegant solution for organizing your keys – allowing you to eliminate your keychain for good.

Let's start with the basics: this durable key holder can hold up to 14 keys in a compact fashion, and is durable to boot. It consists of two 3mm thick plates made of aircraft grade aluminum, meaning you won't have to worry about handling it with kid gloves.

No surprise, then, that we also guarantee that the KeySmart will take anything life throws at it. Take it anywhere – from work, to the beach, and much more – knowing it won't get dented or scratch easily.

**You won't have to worry about the contents of your pockets getting scratched, either! For instance, you can rest assured your keys won't scratch your phone.** And as an added bonus, you'll be able to walk around without being heard a mile away due to your keys jingling and jangling about – as they would on a conventional keychain.

And how's this for ultimate convenience? The KeySmart boasts a built-in clip that allows you to attach it to any pocket, belt, or bag. (If you'd prefer to go without the clip, you can easily remove it.) You can even **customize your KeySmart by adding accessories like USB drives and bottle openers to it**, all available separately on the KeySmart website.

#### 4. FIXD

Have you ever gone to an auto repair shop for an oil change, only to have the mechanic say you need a new transmission? Or has the mysterious “check engine” light come on, and next thing you know the mechanic has a list of expensive engine parts that need replacing?

That's where the KeySmart comes in. This handy key organizer offers a simple, elegant solution for organizing your keys – allowing you to eliminate your keychain for good.

Unfortunately, **mechanics know taking advantage of people is easy, given their lack of knowledge about car maintenance needs.** But there's a new device you can carry with you in your car to tell you exactly what's wrong with it. If you own a car built after 1996 then you can use this brilliant new device called **Fixd** to instantly diagnose any car problems.

This means the next time your “Check Engine Light” happens to come on, you'll know exactly what the issue is and the Mechanics won't be able to lie to you! In the United States alone, this product has done over \$50,000,000 in sales in 2017, so it definitely qualifies for our viral products list.

#### 5. Peeps Carbon Technology

This is a relatively new product that is picking up steam fast and is quickly going viral among people who own glasses. The **Peeps** eyeglass cleaner is designed specifically for cleaning eyeglasses, sunglasses, and reading glasses. Peeps uses a unique invisible carbon cleaning compound to safely and easily clean your glasses from

oily fingerprint smudges to dust and facial oils. The Peeps glasses cleaner is the safest and most tested lens cleaning technology in the world.

**In fact, the technology is literally out of this world – being the only cleaners on the Space Station used for lens cleaning by NASA.** It's easy to use, compact and never expires! Their technology will clean your lenses 500 times!

The perfect size eye wear cleaner to take with you – it measures approximately 4x1x1 inches and is available in 7 different colors. They are now shipping worldwide.

## 6. Snap Smart Cam

This high quality full HD 1080p USB security camera also doubles as a smartphone charger and it's getting a lot of attention on the web right now. It's the perfect gift idea for someone with young kids or pets who needs to keep an eye on them while they're out of the house. **Think of it as a nanny cam that you can also use to charge your phone!** In fact, this disguised HD video camera has been used to apprehend criminals in several home invasion cases.

The **Snap Smart Cam** will automatically start recording and when it reaches full memory capacity, it will automatically overwrite the earliest videos recorded. Also, with cell phone wall chargers being everywhere these days, this item is sure to blend into any environment. Think it needs batteries? Nope, not at all, no batteries required, so you can be sure that you're recording at all times as long as it's plugged in. Perhaps we should be worried about this viral product though as we really don't want to be spied on wherever we are!

## 7. Battle Flashlights

A strong flashlight is something you'd never think would be a viral product. But this specific flashlight isn't just your run of the mill ordinary flashlight. It went viral in 2017 and sold over 20,000 units in just a few months. The perfect flashlight for emergency situations is the **Battle Flashlight**. This was built to withstand anything!

You might be thinking that you already have a flashlight. But do the U.S. Navy Seals and the U.S. Coast Guard rely on the kind of flashlight you have? The Battle Flashlight uses military-grade LED technology that can illuminate a field or blanket a work area with 800 lumens of light. It can also blind an attacker. The skin is tough aircraft-grade-aluminum. Throw it, drive over it—it'll still work. Drop it in six feet of water—it'll still work. **This tough gadget is also versatile. It comes with a strobe setting if you are stranded and need to signal for help, and you can zoom and focus its LED beam to see far, far away.** 3 AAA batteries give it 1,000 hours of life.

That makes it ideal for reliable, abundant light during a prolonged natural disaster or emergency...and for lots of everyday uses. This is standard gear if you want to be prepared for anything. Keep it in your car with you or your house.

## 8. TV Fox Antenna — Free TV

Did you know you can pick up network TV for free? You just need the right antenna — **TV Fox's** indoor antenna. No subscription fee. No installation fee. No satellite dish. **Attach the sleek antenna to your wall or hide it under a cabinet or behind a picture — as long as there is a good signal — and enjoy watching leading networks, including 90 of the top 100 programs. All for free! (Yes, it's legal.)** You also get free DVR

capability with an on-screen channel guide. What will you use the extra money for when you cancel your monthly cable or satellite TV subscriptions and get TV Fox? You can think about that while you enjoy free TV.

## 9. 1Tac Tactical Pen

When you think of products that everyone is buying, it's doubtful you think of anyone rushing to buy a pen. But this isn't just any regular pen... It's a tactical pen that could just end up saving your life. In fact, it's been selling so well that you might have already purchased one of these! The **1Tac Tactical Pen** has sold over 5 million units in 2017 and is continuing to sell like crazy before the upcoming holidays. No other tactical product is as versatile, compact, affordable and functional as the 1Tac Tactical Pen. **Designed from aircraft-grade aluminum, it boasts a tungsten steel glass-break tip, a blindingly bright LED light and a smooth-writing rollerball pen.** If you're ever in the unfortunate situation of having to break a window to get out of an emergency situation then you'll appreciate having this pen close at hand.

## 10. Xtra PC

This product is just starting to go viral and gain some traction, it's not really a gadget in the real sense of the word, but if you're tired of having a slow barely functioning computer, then this is the product you want. It's incredibly frustrating when computers slow down or stop working for seemingly no reason at all. And even after all the diagnostics, upgrades, and money spent, the amount of time waiting for that spinning wheel or hourglass to disappear never seems to get any shorter. Your once new, lightning-fast, computer just keeps getting slower as each day passes. That's where this new gadget called **Xtra PC** can help. **It works with any computer (Mac or Windows) made after 2004 and is definitely the fastest, easiest and cheapest solution to getting yourself a new computer without spending a big amount of money.** It's so easy that all you have to do is plug in Xtra PC and you're good to go. We can see this product continuing to sell well for the foreseeable future.

## 11. NightSight Driving Glasses

Seriously, did you know that the vast majority of car accidents happen at night and right before dawn? A lot of that has to do with glare and the problems with vision many people experience. Maybe that's the reason these driving glasses are selling by the truckload. **Night Sight HD** promises to reduce night driving glare and eye strain, and **it will dramatically improve seeing at night during snow or rainy conditions.** It lets you see enhanced colour, is durable, lightweight and is fully equipped with polarized lenses.

Unlike clip-ons it protects your eyes from all sides, and you can just slide it over your existing prescription lenses. Whether driving, reading or golfing, these versatile goggles make seeing a whole new experience.

## 12. Huddy – Transform Your Smartphone Into A Driving Display

We couldn't have our viral product list end without including something that more and more drivers have been purchasing in the past month. This brilliant new device turns your smartphone into a heads up display for your car. It's called **Huddy** – and although it was only just released, it's taken the Internet by storm. All you have to do is take it out of the box and place it on your dash, **place your smartphone on top of it and let it do all the navigating while you drive. It's a transparent display that works in any weather, day or night.**

It also fits any smartphone no matter the size, and it's slip resistant. Best of all, there are tons of apps available that you can use to see traffic conditions, a speedometer, street maps & much more. You can use it in any car – it

has an ultra-grip mat that leaves no messy residue on the dash. We can see this being one of the most purchased gifts for the upcoming Holidays, so check it out while it's still available.

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# 13 Easy Health Hacks To Get You Through The Holidays

HuffPost • December 05, 2017

The holiday season can quickly derail your healthy habits if you're not prepared.

Research shows there's a connection between the holidays and overeating that leads to weight gain, but smart eating and exercise may help counteract those negative effects. However, busy schedules this time of year often put your well-being at the bottom of your priority list. That's why it's crucial to implement a few simple, effective strategies to help stay on track — without restricting yourself or skipping out on the festivities.

We chatted with experts on how to feel your best this holiday season and still keep your health in check. Take a look at their advice below:

## 1. Go into the season with specific intentions in mind

Set a few healthy intentions before the holiday chaos commences. Is your goal to drink fewer cocktails this season? Limit yourself to one dessert at each party? Exercise three times a week? According to Lindsey Treadway, certified personal trainer and owner of Burn Boot Camp in Ashburn, Virginia, creating goals and reminding yourself why you want to stay on track is key to staying motivated when you feel overwhelmed.

## 2. At parties, fill up on the most nutritious options first

Instead of hovering over the cheese platter right away, look for some of the healthier options when you first arrive, suggests Jennifer Glockner, a registered dietitian and nutritionist and creator of Smartee Plate.

Glockner advises filling at least half your plate with fiber-rich fruits and veggies, which she said can help keep you full and curb overeating. The rest of your plate should be one-quarter protein and one-quarter grains. If you finish your food and want something else, go ahead and grab your favorite holiday treat so you don't feel deprived, she explained.

"If you're going to indulge once or twice, enjoy it and don't feel guilty," Glockner said.

## 3. Drink more water

Carry a reusable water bottle with you and make a point to refill it often throughout the day. Not only is adequate hydration key to keeping your energy up throughout the day, but Glockner said it's also a great way to prevent overeating. Preliminary research backs this up: A study from the journal *Obesity* found that drinking two glasses of water before meals can help you feel fuller and consume less food.

Scheduling a morning sweat session — before the day's inevitable distractions and commitments arise — is key to ensuring your workout gets done. Plus, "starting the day with a metabolism-boosting workout helps us to burn more calories throughout the day," Treadway said.

Not only that, but morning workouts energize both your body and brain, which could help you be more focused and productive at work, Treadway added.

## 5. Pack healthy snacks for the office

To avoid the influx of holiday treats in your workplace — which Glockner noted are often filled with unhealthy fats and added sugars — bring your own healthy alternatives. Pack a bag of homemade trail mix (try cashews, almonds, unsweetened shredded coconut and dark chocolate chunks) or sliced apples with cinnamon.

“Treats won’t be as appealing if you’re not super hungry,” Glockner said, “and [your] healthy snack might be just as yummy.”

## **6. Practice mindful eating**

How you eat is just as important as what you’re putting in your mouth when it comes to nourishing your body.

“Mindless eating leads to overeating and choosing the wrong foods,” Glockner said.

Research shows people who eat while distracted (watching TV, for example) are more likely to ignore their body’s fullness cues and end up overeating. Rather than rush through your meals, practice mindful eating. Glockner advises sitting down at a table, turning off technology, chewing each bite thoroughly and savoring your food. You should also pause before taking seconds to get a sense of your fullness cues, and pay attention to how your body feels as you eat.

## **7. Batch-cook your foods**

Meal prepping a full week of breakfasts, lunches and dinners during the holidays isn’t exactly realistic, but there are little ways you can plan ahead. Try focusing on making one or two uncomplicated, nutritious recipes in large quantities. Think veggie chili, soup or a spaghetti squash casserole you can whip up and enjoy as leftovers all week.

“Remember to cut back on salt and use spices and herbs to enhance flavor,” Glockner said. She also recommends incorporating heart-healthy oils and fats, like olive oil and fresh avocados.

## **8. Take a walk after lunch or dinner**

Before you surrender to the post-meal slump, get moving. Treadway said walking after a meal can help facilitate digestion, balance your blood sugar, boost circulation and burn calories (if you walk briskly).

## **9. Move more throughout the day**

“Sitting for extended periods of time has a tendency to decrease our metabolism and therefore our caloric expenditure,” Treadway said.

Small changes to your daily routine, like taking the stairs instead of the elevator or walking around the office every hour, can help burn calories and improve your energy levels, Treadway explained. Getting your steps in has other benefits, too, like increasing circulation, strengthening your bones and improving muscle tone, she added.

## **10. Fuel up before you go out**

“Hungry people tend to make poor food choices and fill up on processed, fatty, salty [and] sugary foods,” Glockner said.

This season, don't head to the mall, step out for an errand or meet friends for happy hour on an empty stomach. Glockner recommends eating a small, healthy snack beforehand, like a handful of nuts, a piece of fruit or whole-grain crackers with hummus.

### **11. Do a HIIT workout**

If you're strapped for time, opt for a 20-minute HIIT (high-intensity interval training) session in lieu of an hour at the gym.

"Twenty minutes of high-intensity interval training is quick, effective, and can burn more fat in a much shorter time [than steady-state exercise]," Treadway said. There's also an "after burn" effect with HIIT, which "is when your body continues to burn calories for up to 48 hours post-workout due to the excess post-oxygen consumption," she explained.

The best part? You can do HIIT anywhere — no special equipment needed.

### **12. Make healthy versions of your favorite holiday treats**

There are thousands of clever recipes online for clean sweets that taste just as delicious as your favorite desserts, but have only half the calories.

"Just changing one ingredient may make a difference without compromising taste," Glockner explained. "Try replacing half of the white flour with whole wheat flour [or] substitute half the fat with applesauce or avocado."

Other options are to use nut milks, bananas and dates as natural sweeteners, or swap refined white sugar for pure maple syrup.

### **13. Don't beat yourself up if you slip up**

If you overindulge or get off track, don't be too hard on yourself.

"One mistake or bad day isn't going to ruin all of your hard work," Treadway explained. Her advice? Just remind yourself of your goals and start again the next day.

# Medicare 2017 & 2018 costs at a glance

Listed below are basic costs for people with Medicare. If you want to see and compare costs for specific health care plans, visit the Medicare Plan Finder.

For specific cost information (like whether you've met your deductible, how much you'll pay for an item or service you got, or the status of a claim), visit [MyMedicare.gov](http://MyMedicare.gov).

2017 & 2018 costs at a glance	
Part A premium	Most people don't pay a monthly premium for Part A (sometimes called "premium-free Part A"). If you buy Part A, you'll pay up to \$413 each month (\$422 in 2018). If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$413 (\$422 in 2018). If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$227 (\$232 in 2018).
Part A hospital inpatient deductible and coinsurance	<p>You pay:</p> <ul style="list-style-type: none"> <li>• \$1,316 deductible for each benefit period (\$1,340 in 2018)</li> <li>• Days 1-60: \$0 coinsurance for each benefit period (\$0 in 2018)</li> <li>• Days 61-90: \$329 coinsurance per day of each benefit period (\$335 in 2018)</li> <li>• Days 91 and beyond: \$658 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime) (\$670 in 2018)</li> <li>• Beyond lifetime reserve days: all costs (all costs in 2018)</li> </ul>
Part B premium	The standard Part B premium amount is \$134 (or higher depending on your income) (\$134 in 2018). However, some people who get Social Security benefits will pay less than this amount (\$109 on average in 2017; \$130 on average in 2018).

Part B deductible and coinsurance	\$183 per year (\$183 in 2018). After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and durable medical equipment.
Part C premium	The Part C monthly premium varies by plan. Compare costs for specific Part C plans.
Part D premium	The Part D monthly premium varies by plan (higher-income consumers may pay more). Compare costs for specific Part D plans.

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