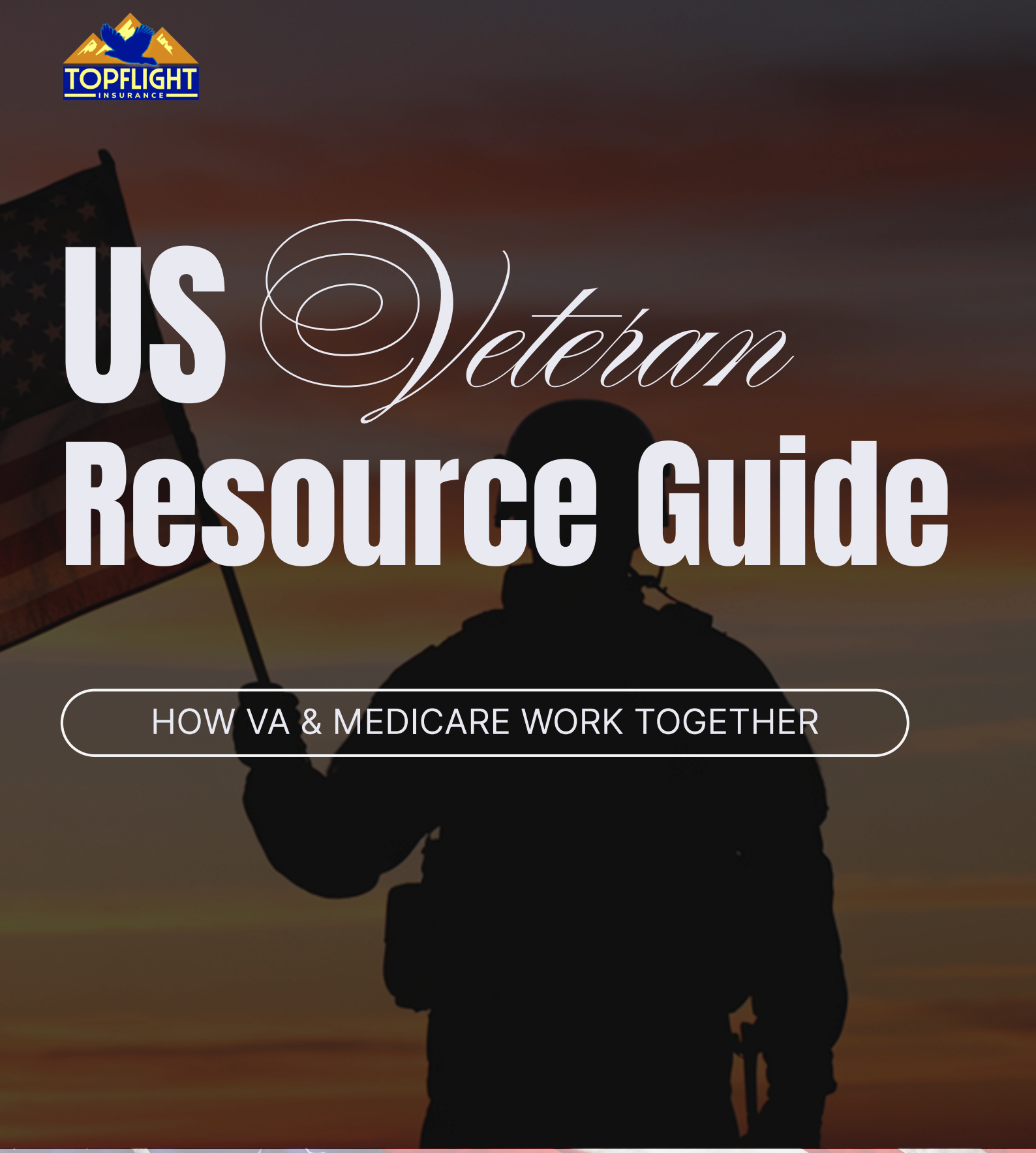
TOPFLIGHT INSURANCE

US *Veteran* Resource Guide

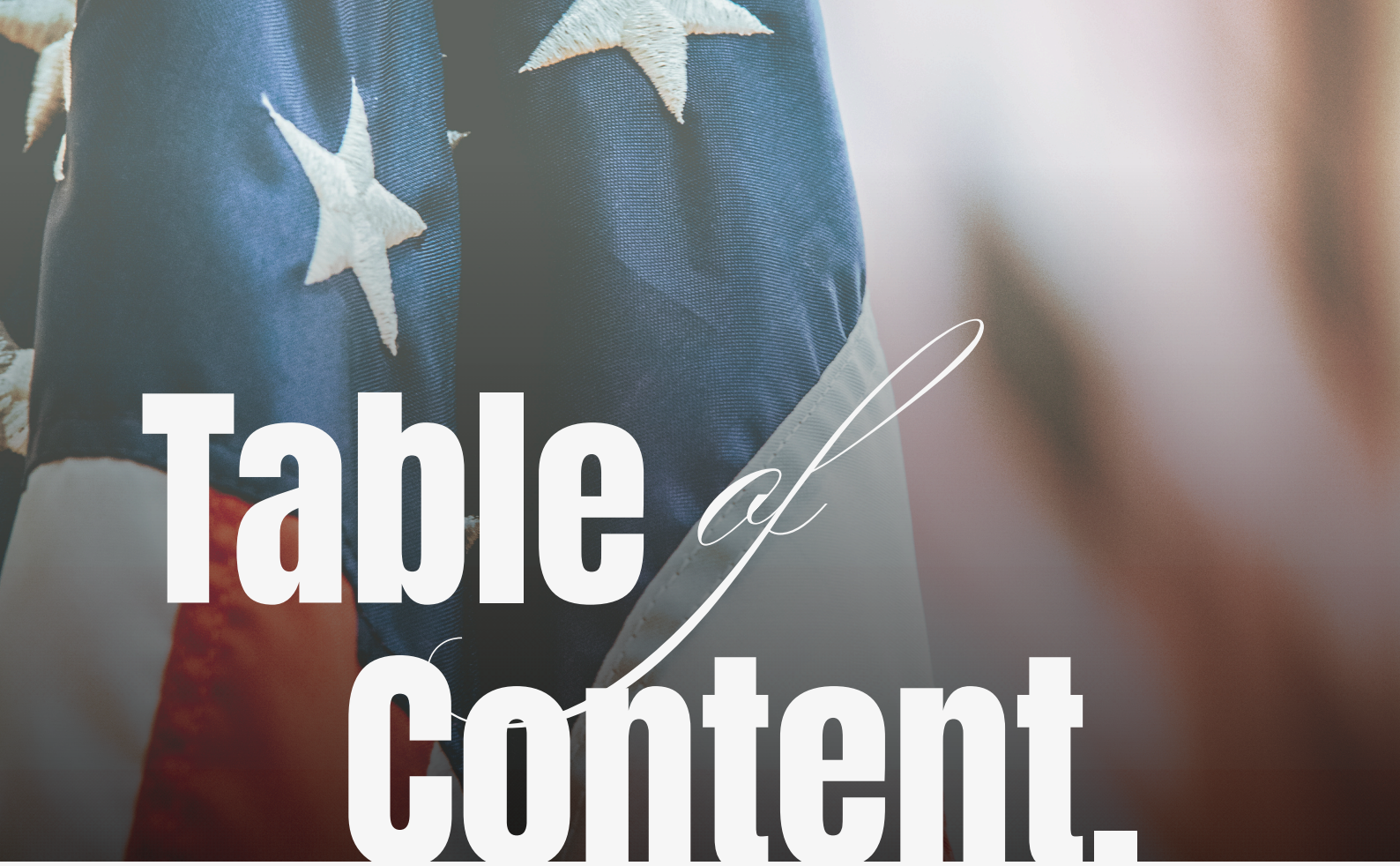
HOW VA & MEDICARE WORK TOGETHER



This resource guide is designed to help veterans and their families understand healthcare options through the Department of Veterans Affairs (VA), Medicare, TRICARE, and CHAMPVA. It provides clear explanations of eligibility, costs, and benefits, along with comparisons and examples to support informed decisions about care and coverage.

Your service secured our freedom. This resource is here to secure your healthcare.

https://www.topflightagent.com/



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INTRODUCTION

Thank you for your service.
This guide is designed to help veterans and their families understand how VA healthcare and Medicare work. These two systems do not overlap, but they can complement each other to give you more options for care.

Understanding VA Healthcare

- Eligibility: Must apply and be placed into a Priority Group (1–8).
- Where You Get Care: VA medical centers or clinics.
- Costs: Based on your priority group; some veterans pay no copays, others do.
- Prescriptions: Must be filled through VA pharmacy. Non-VA prescriptions are not automatically covered unless your VA provider approves.
- Emergency Care: VA may pay only under strict rules (must notify VA, transfer to VA facility once stable).

Key Point: If you never applied for VA healthcare, the VA will not cover your care just because you served.

Understanding Medicare

PART A

Hospital Coverage

PART B

Doctor visits, outpatient services, lab work.

PART D

Prescription coverage outside VA.

Medicare Advantage (Part C)

Combines A & B, usually adds extras (dental, vision, hearing, fitness)

Medigap (Supplement)

Covers costs Medicare doesn't (deductibles, coinsurance)

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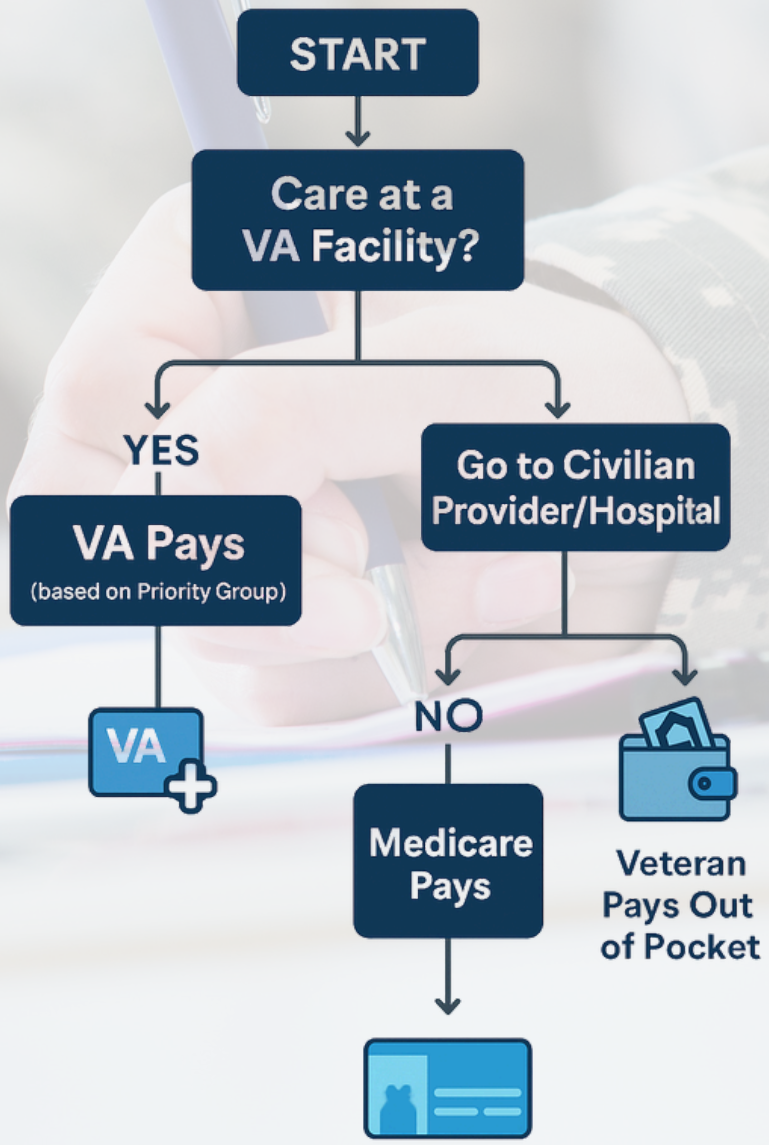
How Medicare & VA Work Together

They are separate systems. One does not pay the other's bills.

Care Scenarios

- VA Facility → VA Pays (based on your priority group).
- Civilian Doctor/Hospital → Medicare Pays (if enrolled in A & B).
- Emergency at non-VA Facility → VA may pay until stabilized (if all rules met). Otherwise, Medicare pays.
- Prescriptions → VA pays for VA doctor prescriptions; Medicare Part D/Advantage pays for non-VA doctor prescriptions.



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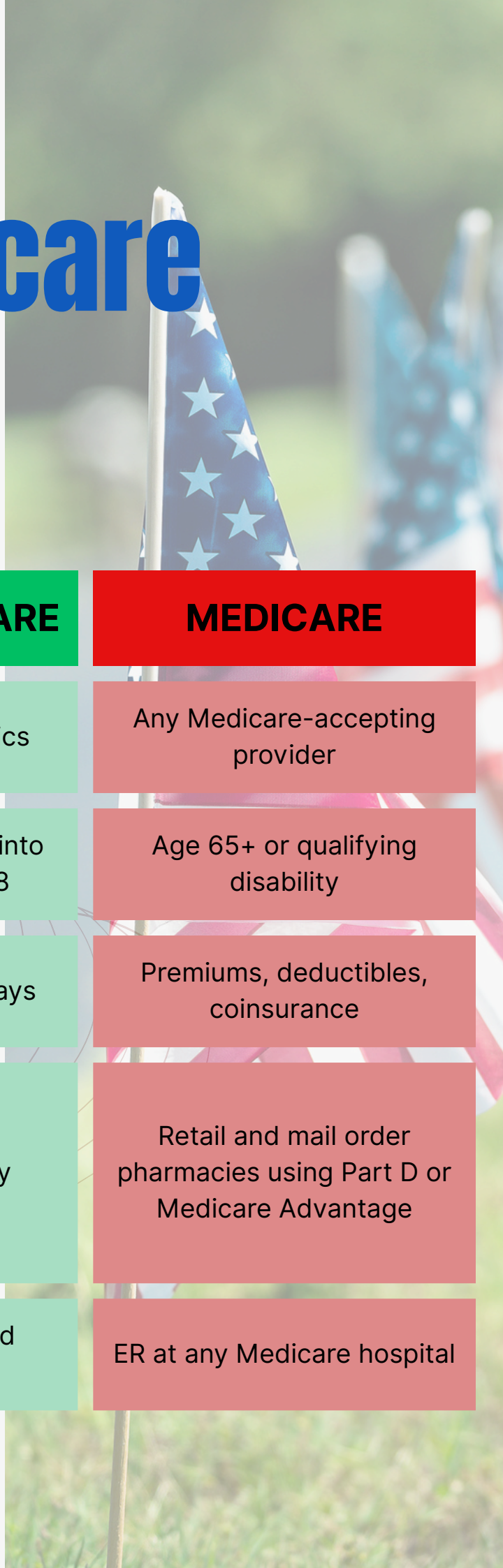
VA vs Medicare at a Glance



FEATURE	VA HEALTHCARE	MEDICARE
Where You Go	VA hospitals & clinics	Any Medicare-accepting provider
Who Qualifies	Must apply; placed into Priority Group 1–8	Age 65+ or qualifying disability
Costs	Priority-based copays	Premiums, deductibles, coinsurance
Prescriptions	VA pharmacy only	Retail and mail order pharmacies using Part D or Medicare Advantage
Emergency Care	Strict rules, limited coverage	ER at any Medicare hospital

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VA BENEFITS

VA Priority Groups: Levels 1–8

1	Service-connected disability rated 50%+ OR Medal of Honor recipients	*Highest priority — free care, no copays*
2	Service-connected disability rated 30–40%	*Free care for SC conditions; low copays for others*
3	POW/MIA, Purple Heart recipients, SC disability 10–20%, certain disability retirees	*Free SC care; modest copays*
4	Agent Orange, radiation exposure, catastrophically disabled	*Free SC care; copays for non-SC*
5	Non-SC veterans with low income below VA threshold	*Free/low-cost care based on means test*
6	WWI/WWII vets, certain hazardous exposures (PACT Act)	*Free care for qualifying exposures*
7	Veterans who agree to pay copays — income above threshold, SC <10%	*Reduced copays*
8	Veterans with no SC disability whose income exceeds VA limits	*Full copays; limited enrollment*

Your priority group affects copays, eligibility & covered services — Medicare fills the gaps

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Your options as a Veteran

VA Only Healthcare

- Limited to VA facilities.
- No civilian coverage.

VA + Original Medicare (A & B)

- VA pays at VA facilities.
- Medicare pays at civilian hospitals/doctors.

VA + Medigap + Part D

- Covers Medicare costs.
- Prescription coverage outside VA.

VA + Medicare Advantage (MAPD/MA)

- Combines A & B with extras like dental, vision, gym benefits.

VA + TRICARE for Life

- Must keep Medicare A & B.
- Works like Medigap, plus lower-cost prescriptions.

VA + CHAMPVA + Medicare

- Medicare pays first, CHAMPVA pays second.
- Often results in little to no out-of-pocket cost.

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2026 Costs at a glance



Medicare

- Part B Premium: $202.90/month
- Part B Deductible: $283
- Part A Deductible: $1,736 per benefit period
- Skilled Nursing: $217/day (days 21–100)

Part D: $615 (affects out-of-pocket updates)

VA

- Medication copays vary by tier and supply (tier 1–3: $5–$33 for 30–90 days). $700 annual cap
- Copays: Vary by Priority Group and service-connected status (Group 1 = no copays; Groups 7 & 8 generally pay the most for non-service-connected care).



VA Copay Rates
(for Priority Groups 7 & 8 and other copay info)

SCAN HERE

[Medicare & You 2026 Guide (medicare.gov)]

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Joanna Wyckoff

Military Service Biography



Joanna Wyckoff enlisted in the United States Air Force at the age of 20, raising her right hand on June 16, 2003. She completed Basic Military Training in San Antonio, Texas, before heading into the technical training pipeline. Her first stop was Keesler Air Force Base in Biloxi, Mississippi, where she studied Electronic Principles. From there, she advanced to Sheppard Air Force Base in Wichita Falls, Texas, where she trained in Avionics systems.

After graduation, Joanna received her first assignment overseas at Spangdahlem Air Base, Germany, where she served as an F-16 Avionics Apprentice and later Journeyman. True to her adventurous spirit, she had requested an overseas duty station, reasoning that if she was going to serve, she wanted the full military experience—not just a stateside tour.

During her time at Spangdahlem, Joanna excelled in her duties and was recognized with the prestigious “Senior Airman Below the Zone” award, earning her a rare six-month early promotion.

Unfortunately, while serving in Germany, Joanna sustained an injury that required medical treatment unavailable overseas. She transferred to Mountain Home Air Force Base, Idaho, where she continued her duties while preparing for an uncertain future. Despite her circumstances, she made the most of her time, attending technical school during the day to earn a computer certification and her FCC General Radiotelephone Operator License (GROL), while continuing to work second and third shifts on base.

On May 1, 2007, Joanna was temporarily medically retired at the rank of Senior Airman (E-4).

Today, Joanna continues her service to others as a volunteer admin for the world’s largest veteran Facebook group, “Veteran 2 Veteran Info.” There, she answers countless questions, drawing from both her military background and her extensive expertise in Social Security and Medicare. She is recognized across both the insurance industry and the veteran community as a leader with a sharp mind, a servant’s heart, and—as many put it—“a big brain.”

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Scan *and* Learn more

for CHAMPVA & Medicare Info

CHAMPVA

SCAN HERE

for Tricare for Life Details

SCAN HERE

for 2026 Medicare Cost Breakdown

SCAN HERE

Getting Emergency Care at Non-VA Facilities

SCAN HERE





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Thank You!

Your service and sacrifice will never be forgotten.
We're here to ensure your healthcare choices honor that service.

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