

# Plan options

## Medicare Advantage vs. Medicare Supplement



### Medicare Advantage

- Lower premiums than Medicare Supplements
- Copays for services
- Annual enrollment period
- Same premium for all (in a given location)
- Networks apply
- Most include Part D Prescription Drug coverage
- Many include additional benefits such as some dental/vision coverage, meals and transportation benefits
- When out of country, emergency services only

### Medicare Supplement

- Higher premiums than Medicare Advantage; more predictable out-of-pocket expenses
- Guaranteed issue for certain cases (e.g., just turning 65, group plan terminating)
- Premiums may vary by age, location, gender, tobacco use and health (unless guaranteed issue applies)
- No network restrictions; provider must accept Medicare
- Enroll in separate Part D Prescription Drug Plan (PDP)
- When out of country, emergency services only (coverage availability varies by plan)

**You must be enrolled in Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) to enroll in either a Medicare Advantage or Medicare Supplement plan**

