

Medicare Advantage Plans Versus Medicare Supplement Plans

If your Insurance Preferences are:

- ✓ Lower premiums/ higher out of pocket costs
- ✓ Doctor networks
- ✓ Managed Care
- ✓ Additional benefits included with plan (drugs, dental, vision, OTC, groceries etc.)
- ✓ Can change annually with no medical questions; Medical Underwriting to switch to MS later
- ✓ Different plan designs/options
- ✓ All-in-one plan / one card

**Medicare Advantage Plans
might be appropriate for you**

- ✓ Higher premiums/ Lower out-of-pocket costs
- ✓ No Doctor networks/Nationwide Coverage
- ✓ No Managed Care
- ✓ Purchase Additional benefits separately (drugs, dental, vision)
- ✓ Change plans with passing Medical Underwriting
- ✓ Standardized, easy to understand plans opt
- ✓ Multiple ID cards (Medicare, Supplement, Drugs)
- ✓ Annual rate increases

**Medicare Supplement Plans
might be appropriate for you**