

# Comparing Differences:

	Extras	Premium & Benefits	Access to Care	Medical Underwriting
Medicare Advantage	<p><b>Dental, Vision, Hearing, RX &amp; Extras</b> Gym Memberships, Meal Programs, OTC Benefits</p> <p><b>May be Included</b></p>	<p><b>Lower Premiums</b> (\$0-\$150/month)</p> <p><b>Higher Out of Pocket</b> (up to \$9,350/year in network)</p>	<p><b>Networks</b> PPO, HMO, PFFS</p> <p><b>Managed Care</b> Prior Authorizations Service Limits</p>	<p><b>1st Eligible</b> No medical questions</p> <p><b>Annual Enrollment</b> Change any year between 10/15 and 12/7</p>
Medicare Supplements	<p><b>Dental, Vision, Hearing, RX &amp; Extras</b> Not typically included</p> <p><b>Separate Plans or discount programs may be available</b></p>	<p><b>Higher Premiums</b> (\$100-\$250/month)</p> <p><b>Lower Out of Pocket</b> (around \$257/year)</p>	<p><b>No Networks</b> Use any Doctor that accepts Medicare (99% of all non pediatric doctors participate with Medicare in 2020)</p> <p><b>No Managed Care</b> You and your doctor choose most appropriate care</p>	<p><b>1st Eligible</b> No medical questions</p> <p><b>6 months after Part B</b> Medical underwriting required to change (some states have certain exceptions)</p>