

Medicare Supplement or Medicare Advantage?

SUPPLEMENT PLANS

ADVANTAGE PLANS

COSTS

Higher premiums, little if any co-pays, and low out of pocket costs.



COSTS

Lower premiums, more co-pays, and higher out of pocket costs

DOCTORS

Freedom to choose doctors.

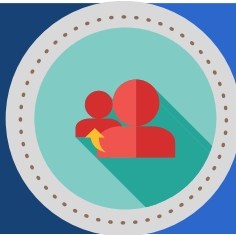


DOCTORS

May be restricted to network participation.

REFERRALS

No referrals necessary to see specialists.



REFERRALS

May need referrals to see specialists.

PRESCRIPTION COVERAGE

Have to buy a stand alone prescription drug plan.



PRESCRIPTION COVERAGE

Typically includes a prescription drug plan.

EXTRA BENEFITS

Does not include dental, vision, hearing, or over-the-counter money.



EXTRA BENEFITS

May include dental, vision, hearing, or over-the-counter money.

FITNESS BENEFIT

May include no-cost gym & fitness memberships.



FITNESS BENEFIT

May include no-cost gym & fitness memberships and other resources.

ENROLLMENT

May be underwritten after being on Medicare for 6 months.



ENROLLMENT

Underwriting not required.