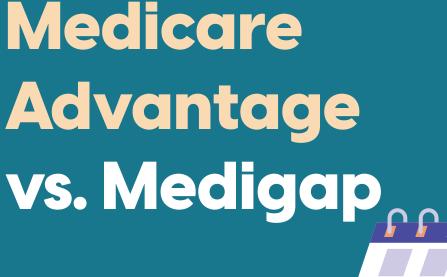


Medicare Advantage







How Do Medicare Advantage Plans Work?

A Medicare Advantage plan replaces your Medicare Part A and B benefits.

Sold by private insurance companies, these plans cover everything Original Medicare covers, but may offer extra benefits for things that Medicare doesn't include.

Additional benefits may include:

- Prescription drug benefits
- Discounts for hearing, dental, and vision care

You may purchase a Medicare Advantage plan after enrolling in Medicare Part A and Part B.

Medigap

How Do Medigap Plans Work?

A Medicare Supplement (Medigap) plan does not replace your Medicare Part A and B benefits.

Medigap is intended to cover certain gaps that Original Medicare doesn't pay for — such as coinsurance, copayments, and deductibles.

Original Medicare only pays 80% of covered services. A Medigap plan helps cover some or all of the 20% gap that you have to pay out-of-pocket.

You may purchase a Medigap plan after enrolling in Medicare Part A and B.

How Are Medicare Advantage and Medigap Different?

Medigap: You may access any doctor or provider who accepts Medicare. You will have much LOWER out-of-pocket costs.

Medicare Advantage: You may only use doctors and other providers who are in the plan's network and service area (for nonemergency care). You will have HIGHER out-of-pocket costs.

Choice of Doctors

Comparing Plans

You may only use doctors and other providers who

Medicare Advantage:

are in the plan's network and service area (for nonemergency care).



Costs

You may use any doctor or hospital in the U.S. that

Medigap:

accepts Medicare.

The average Medigap cost

depends on county of residence.

Premiums range from

\$0 to \$100. Exact cost

that Original Medicare covers. Plans may offer extra benefits that Original Medicare doesn't cover - like vision, hearing, and dental services.

Advantage "replaces" services



Medigap covers the gaps

left by Original Medicare

Part A & B.

is \$163 per month.

Out-of-Pocket Limits

Out-of-pocket costs will not exceed \$7,550 for innetwork services and \$11,300 for in-and out-ofnetwork services combined.



The most popular Medigap plan (Plan G) limits out-ofpocket costs to an amount equal to the Part B deductible (\$226 for 2023).

Prescription Drug Coverage

Plans may include prescription drug coverage.



Medicare Part D drug plan.

You must enroll in a

primary care doctor to see a specialist.

a referral from your

You may be required to get



Referrals are NOT required.

Which One Should I Choose?

The plan you select will depend on the specifics of your situation. If you don't mind referrals and using in-network healthcare providers,

If you want network freeedom and the most comprehensive coverage, then a Medigap plan may be the best option.

Medicare Advantage (also called Part C) might be better for you.

With Policy Guide's assistance, you can compare different health plans and prices to ensure that you make an informed decision. Let us guide you through this process so that your chosen plan best





Matt Kiggins

suits your needs.



Mark Prip

Simplifying the Insurance Process through Education

Co-Founders



Have A Question? Call Us.

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