



## WHAT ARE MY OPTIONS?

	SUPPLEMENTS Also called Medigap	ADVANTAGE – PPO Medicare Part C	ADVANTAGE – HMO Medicare Part C
Plan Structure	Supplement Plans A to N Plan Structure/Benefits are Identical regardless of Company	Takes Over Claims for Medicare Similar Structure For Each Plan Copays Vary Per Plan	Takes Over Claims for Medicare Similar Structure For Each Plan Copay Vary Per Plan
Premium	Must Pay Medicare Part B Premium of \$202.90 Plus additional premium (Premium Varies by Company)	Must Pay Medicare Part B Premium of \$202.90 May Have Additional Premiums	Must Pay Medicare Part B Premium of \$202.90 No Additional Premium Some Plans Reduce Part B Premium
Network and Limitations	No Network No Referrals Needed No Prior Authorization Good for Travel	Network/Out of Network No Referrals Needed Prior Authorization as Needed Some Travel Support - Emergency	Smaller Network Referrals Needed Prior Authorization as Needed Limited Travel - Emergency
Value Added Services	No Vision, No Hearing, No Dental	Possible Vision, Hearing, Dental Gym Membership	Possible Vision, Hearing, Dental Gym Membership
Prescription Plan	Prescription Plan (Part D) Purchased Separately With Additional Premium	Prescription Plan (Part D) Included (No Additional Cost)	Prescription Plan (Part D) Included (No Additional Cost)
Highlights	Three Premiums Plus Prescription Out of Pocket	One Premium Plus Has Co-pays and Coinsurance	One Premium Plus Has Co-Pays and Coinsurance

Note: Coverage is accomplished by having Medicare A & B Alone, or Medicare A & B plus a Supplement and Part D,  
Or an Advantage plan that essentially replaces and covers A, B, and D.