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That's something
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lot more?*

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This Article
will help you
learn how each

product type
works, Medigap
Vs. Medicare
Advantage. There
are two main
ways to receive
additional

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Medicare coverage when you are Medicare eligible. The first is Medigap (sometimes referred to as a Medicare supplement). The second option is Medicare Advantage (often referred to as Part C or MA plans).

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Medigap vs.
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At a basic
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programs with
people for
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are very big
differences*

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are options for
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people with
Medicare. On a
technical level,
only Medigap
plans are truly
supplemental -
but Advantage
does provide*

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. Medicare Part B covers 80% of your health care costs, which then leaves 20% for you to cover out of pocket. ? ? Medicare has no out of pocket maximum, so that 20% could add up to a lot of money if you have a lot of

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alone. Every day

nearly 10,000

people become

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struggle to
decide whether a
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*Advantage Plan
will better suit
their needs.*

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understand which

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insurance is

right for you.

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system is full

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*Advantage, also
known as*

*Medicare Part C,
is an all-in-one*

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plan that
includes Simple

Medicare Part A,
Stops And Get
Medicare Part B
The Best Medicare
and, often,
Plan Guaranteed
Medicare Part D.

Unlike Medigap,
Medicare
Advantage plans
have a contract
with Medicare
and are required
to accept anyone

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Part A and Part
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known as end-
Plan Guaranteed
stage renal
disease) .

Comparing
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for being such a
careful reader.*

*Your
understanding is
spot on and
represents the
classic reason
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of letter G
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Medicare*

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getting Medicare
at age ...*

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What's the

Difference

Medicare

Advantage, or

Medicare Part C,

is an

alternative to

the original

Medicare Parts A

and B. This plan

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is a bundled policy that includes Part A, Part B and sometimes Part D. Furthermore, an Advantage plan will provide some added benefits that original Medicare will not cover such as vision,

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hearing and

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dental care.

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For a Medicare

Advantage plan,

the monthly

premium range

from \$0 to \$450

per month. When

comparing the

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monthly premium
and deductible
costs. As
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earlier, Medigap
has a higher
level of
coverage than
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resulting in

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reduced out of pocket payments.

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compare Medicare

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start with the

PROS of Medicare

Advantage. First

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of all, there's usually no or low additional monthly premium on top of your Part B premium. Keep in mind that The Medicare Part B premium can change each year, and you must pay it in addition to any

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that you enroll
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(TTY users

should call

1-877-486-2048),

24 hours a day/7

days a week or

consult www.medicare.gov.

care.gov.

Medicare has

neither reviewed

nor endorsed

this

information.

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is Best?

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Advantage

comprises a

variety of

private health

plans – most

often HMOs and

PPOs – that

Medicare offers

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as a coverage alternative to the traditional program. Every plan must cover all the same benefits that traditional Medicare covers. But the plans can charge different copayments (often lower

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Medicare
*than the
traditional
program but not
always) and
offer extra
benefits.*

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similarities,*

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Similarities:

You must pay
your Part B
premium
regardless of
whether you
choose a
Medicare

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significantly
lower out-of-
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to understand

straight-forward

approach for

solving this

problem.

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