

Features

Medicare Supplement

VS

Medicare Advantage Plans

Cost

Can budget your health cost, know what you will pay for year. Premium is based on age, gender, county and plan you choose.

Can save money, some plans starting out at \$0 monthly premium and include RX and extra benefits like dental etc. Plans must be as good as Medicare or better. Pay as you go plan with co-pays and co-insurance. Pay little or a lot depending on health.

Coverage

10 Plans to choose from the three we recommend are F, G and N. Plans are state regulated and are the same for each insurance company only difference is premium charged by insurance company.

Co-pays and Co-insurance with out of pocket maximum of no more than \$6,700 for year.

Doctors & Hospitals

Can go to any hospital and doctor that accepts Medicare. Plan travels with you, can use it out of state while vacationing.

HMO Plans must make sure doctors and hospital in network. Large network in Cleveland as most plans have University and Cleveland Clinic. PPO Plans too but more expensive. Can go anywhere in emergency.

Prescriptions and extras

Have to purchase stand-alone prescription plan to go with Supplement. No extras, some companies UHC, Anthem and Medical Mutual include gym membership Silver sneakers with plan.

Plans come with Prescription and in some cases dental, vision and gym membership.

Enrollment Period

Can change Medicare Supplement anytime but have to pass underwriting, when turning 65 during open enrollment no underwriting.

Can only change plan once a year during Annual Enrollment Period Oct 15th thru Dec 7th. Only question have to pass is do you have end stage renal disease, kidney failure.