







# Medicare Supplement vs. Medicare Advantage

Figure out which plan is the best fit for your health needs!

	MEDICARE SUPPLEMENT	MEDICARE ADVANTAGE
<b>NETWORK</b> 	You can go to any doctor, hospital, or medical facility that accepts Medicare.	You may be restricted to the doctors, hospitals, and medical facilities in your plan network. Going outside the network could lead to extra costs.
<b>REFERRAL REQUIRED?</b> 	You don't need a referral to see a specialist.	You might need a referral to see a specialist.
<b>MONTHLY PREMIUM</b> 	There's a monthly premium in addition to your Part A and B costs. <sup>1</sup>	Premium amount will vary based on a variety of factors. Any premium is in addition to your Part A and B costs. <sup>2</sup>
<b>OUT-OF-POCKET COSTS</b> 	Out-of-pocket costs will vary depending on plan type	Plans have varying copays, deductibles, coinsurance, and maximum out-of-pocket costs.
<b>DRUG COVERAGE</b> 	Your prescriptions are covered through Medicare Part D, which is a separate plan requiring an additional premium.	Some plans include prescription drug coverage.
<b>DENTAL, VISION, AND HEARING</b> 	Dental, vision, and hearing benefits are not included, but there are additional plan options for coverage.	Some plans offer these benefits.
<b>ENROLLMENT DATES</b> 	The best time to enroll is during your Medigap Open Enrollment Period, which starts the first month you have Medicare Part B and you're 65 or older and lasts six months. You can enroll any time after that but may have to pass underwriting.	You can enroll during your Initial Enrollment Period, which typically starts three months before your 65th birthday and lasts seven months total, or during a Special or Annual Enrollment Period.

<sup>1,2</sup>Part A is typically free

A Medicare-enrollee must have Medicare Parts A and B in order to buy a Medigap policy. Beneficiaries must be entitled to Medicare A and B in order to enroll in a Medicare Advantage plan.