

Medicare Supplement Plan

Medicare Advantage Plan



Doctors and Hospitals

You can select your doctors and hospitals as long as they accept Medicare Patients

You will normally be required to use doctors and hospitals in the plan network



Specialist Referrals

You can see specialists without referrals

You may need referrals and may be required to use network specialists



Networks

No network restrictions. Coverage goes with you across the United States

You may have network restrictions. Emergency care is covered for travel within the United States and sometimes abroad



Enrollment

You can apply to buy a Medicare Supplement plan any time after you turn 65 and join Medicare Part B

Generally, there are specific periods during the year when you can enroll or switch to another Medicare Advantage Plan



Costs

You pay a monthly plan premium in addition to your Part B premium. When you use services, your out-of-pocket costs are limited.

Generally, you pay a low or \$0 monthly plan premium in addition to your Part B premium. When you use services, you pay co-pays, co-insurance and deductibles

Prescription Drug Coverage



Prescription drug coverage is not included. You will need to purchase a Medicare Part D Plan.

Prescription drug coverage is included in many plans. MAPD