

# Which Plan is Right for Me?

Below you'll find a comparison of Medicare Advantage and Medicare Supplement plans highlighting some of the differences between the two options. Learn more about each plan to see which one is right for you.

Medicare Advantage (MA)	vs.	Medicare Supplement
Typically have lower monthly premiums. Out-of-pocket costs; e.g. varying copays, coinsurance and deductibles. Limit on out-of-pocket maximum.	<b>Member Cost</b>	Typically have higher monthly premiums. Out-of-pocket costs; no or limited copays, coinsurance and deductibles, depending on the plan. No limit on out-of-pocket maximum.
Some MA plans have a restricted local HMO network that require referrals, whereas others have a PPO network with out-of-network coverage and no referrals.	<b>Network / Referrals</b>	Unrestricted provider network: all providers who accept Medicare. No referrals are required to see specialists.
Member's primary care physician coordinates care.	<b>Care Coordination</b>	Members coordinate their own care.
Generally covers ancillary benefits such as dental, vision, hearing, fitness, etc.	<b>Extra Benefits</b>	Some plans include benefits such as fitness and health coaching or education, but benefits like dental and vision are generally not included.
Prescription drug coverage included with most plans.	<b>Drug Coverage</b>	Prescription drug coverage not included; members must purchase a standalone plan.
The best time to enroll is during your 7-month Initial Enrollment Period or the Annual Election Period.	<b>Enrollment</b>	The best time to enroll is during the 6-month Medicare Supplement Open Enrollment Period.

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