

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.	Member Cost	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 plans are PPO which offers members access to in- and out-of-network providers. Typically in-network costs are lower than out-of-network.	Network	Unrestricted provider network: all providers who accept Medicare.
Members and primary care physicians work together. PPO plan members can choose their own specialists in or out of network. (Out-of-network copays are typically more).	Care Coordination	Members coordinate their own care.
Generally covers supplemental benefits such as dental, vision, hearing, fitness, transportation, over the counter items, groceries, etc.	Extra Benefits	Some plans include benefits such as fitness and health coaching or education, but benefits like dental and vision are generally not included or are an additional premium for the member.
Prescription drug coverage included with most plans.	Drug Coverage	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.	Enrollment	The best time to enroll is during the 6-month Medicare Supplement Open Enrollment Period.

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