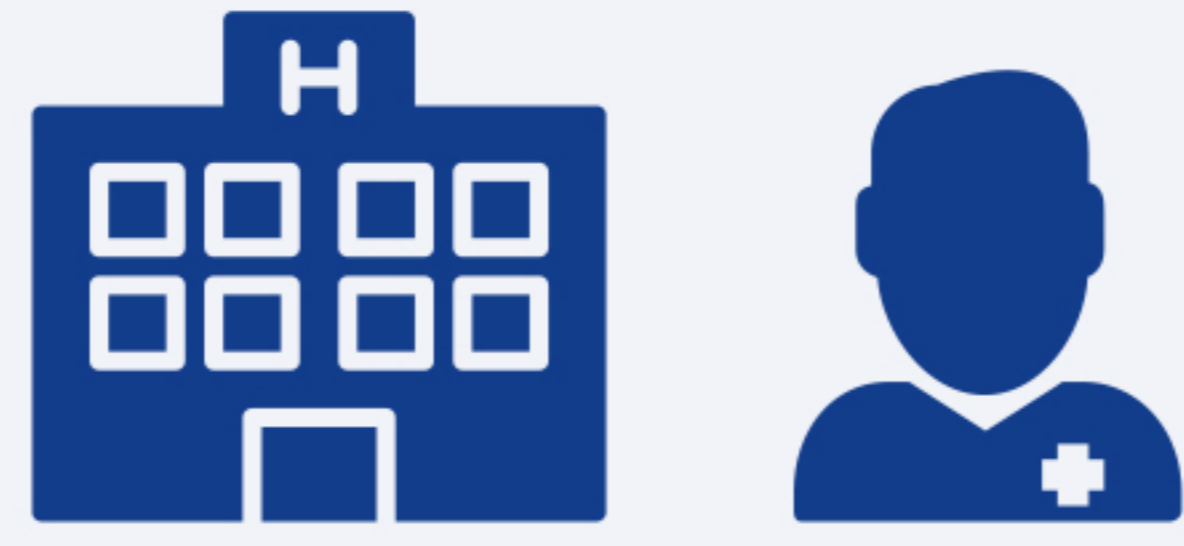


# ORIGINAL MEDICARE VS. MEDICARE ADVANTAGE



## ORIGINAL MEDICARE (PARTS A AND B)



## ORIGINAL MEDICARE + MEDICARE SUPPLEMENT



## MEDICARE ADVANTAGE (PART C)



WHAT DO I PAY?



Part B premiums; deductibles and coinsurance

Medicare supplement premiums; Part B premiums; Generally No Co-pays

Medicare premiums and plan premium; your plan sets its own deductibles and copays

CAN I GO TO ANY DOCTOR?



**Yes**, most hospitals and physicians accept medicare

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**No**, you have a limited network; not all physicians accept medicare advantage plans

WHERE CAN I GET ROUTINE, NON-EMERGENCY CARE?



Any hospital or physician in the country that accepts medicare

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Only service areas covered by your plan; not all physicians accept medicare advantage plans

WHERE CAN I GET EMERGENCY CARE?



All emergency departments

All emergency departments

All emergency departments

HOW DO I GET PRESCRIPTION DRUG COVERAGE?



Part D

Part D

You must join a plan that includes drug coverage; may include extra costs

WILL I NEED A REFERRAL TO SEE A SPECIALIST?



**No**

**No**, unless you have a medicare *Select* plan

Most plans require referrals

IS THERE A LIMIT TO MY OUT-OF-POCKET SPENDING?



**No**

**No**

**Yes**

WILL IT PAY FOR EXTRAS, LIKE VISION AND HEARING AIDS?



**No**, medicare does not cover dental, hearing or vision

**No**

**Maybe**; some plans offer these additional benefits

IS IT RENEWABLE?



**Yes**, as long as you pay Part B premiums

**Yes**, as long as you pay premiums

You may have to shop for a new plan each year