

✓ 3. Medicare Advantage Plan (Part C)

Coverage Includes:

- **All-in-one plan** from a private insurer, (BCBS, UHC, Humana, Cigna, Aetna, WellCare, Dominion, etc).
- Combines Part A, Part B, and **usually Part D**.
- Often includes **extra benefits** (vision, dental, hearing, fitness, over-the-counter, etc.).

Features:

- Network-based (HMO or PPO) you may need to stay in-network for full coverage.
- Most plans have **low premiums**, sometimes **\$0/month**.
- Plans set an **annual out-of-pocket maximum** (e.g., \$4,000–\$7,000).
- Healthy provider flexibility compared to Original Medicare.

Costs:

- Still pay the Part B premium \$185 (if you have Medicaid this is \$0)
- Most plans premium is set at \$0.00 cost
- Copays and coinsurance apply and can range from \$0 – 20%
- Out-of-pocket max protects against high costs.
- Average monthly cost is \$185.00 plus whatever copays apply for use.
- (Unlike option #2 where you will pay an average monthly cost of \$400 or more whether you use the plan benefits or not. Here you only pay copay if you use the benefit.)

Best For:

- Budget-conscious individuals who want **extra benefits and coordinated care**.
- Those comfortable with a **provider network**.