

Medicare Advantage vs Medicare supplement

UNDERSTAND THE DIFFERENCES TO CHOOSE THE BEST PLAN FOR YOU



MEDICARE ADVANTAGE (also known as Medicare Part C) combines Medicare Part A (hospital costs), Medicare Part B (medical care) and often Medicare Part D (prescription drugs).



MEDICARE SUPPLEMENT (often referred to as Medigap) helps pay for some health care costs and services not covered by Original Medicare, such as deductibles, copays and coinsurance.

| | MEDICARE ADVANTAGE | MEDICARE SUPPLEMENT |
|------------------------------------|--|--|
| Enrollment | Change your plan during certain times of the year — regardless of your health | Change your plan at any time throughout the year — you may have to answer health questions |
| Network | Choose from a network of health care providers or hospitals to pay the lowest amounts | See any doctor across the country, as long as they accept Medicare patients |
| Costs | Usually lower premiums, however you'll have higher out-of-pocket costs for services | Usually higher premiums with lower out-of-pocket costs when you receive care |
| How premiums are determined | Premiums are the same regardless of age, gender or tobacco use | Premiums are typically based on age, gender and tobacco use |
| Prescription drug coverage | Most plans include health and prescription drug benefits under one plan — at no additional cost | A prescription drug plan (Medicare Part D) is purchased separately |
| Other coverage | Some plans include dental, vision and hearing coverage, and even gym memberships, like SilverSneakers® | Some extras are available, like discounts on healthy living products through Blue365®, however dental and vision benefits are separate |
| Benefit changes | May change from year to year | Stay the same from year to year |

Choosing the best option for you

Now that you know the key differences, you can choose the best plan option based on your unique needs and preferences.

A MEDICARE ADVANTAGE PLAN COULD BE A GREAT FIT IF:

- You prefer lower monthly premiums and higher out-of-pocket costs if you need services
- You're comfortable choosing a doctor who participates in the plan's network
- You want all coverage bundled together in one plan



A MEDICARE SUPPLEMENT PLAN COULD BE A GREAT FIT IF:

- You're comfortable paying higher monthly premiums with few out-of-pocket costs
- You value freedom to see any doctor
- You want to mix and match different coverage options

WANT TO LEARN MORE? Give me a call today! 

<AGENT NAME>

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This is a solicitation of insurance. Must reside in the service area of the plan. Wellmark Medicare supplement insurance plans are not connected or endorsed by any government agency.