

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

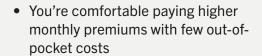
Choosing the best option for you

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

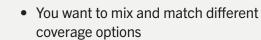
A MEDICARE ADVANTAGE PLAN COULD BE A GREAT FIT IF:

- 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:













WANT TO LEARN MORE? Give me a call today!

<AGENT NAME>

- <Agency Name>
- <xxx-xxx-xxxx> (TTY: 711)
- <agentemail@agencyname.com>



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The Blue365 member discount program is not connected with or endorsed by the U.S. government or the federal Medicare program. SilverSneakers® is a registered mark of Tivity Health, Inc., an independent company that provides health and fitness programming on behalf Wellmark Advantage Health Plan, Inc.

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.