

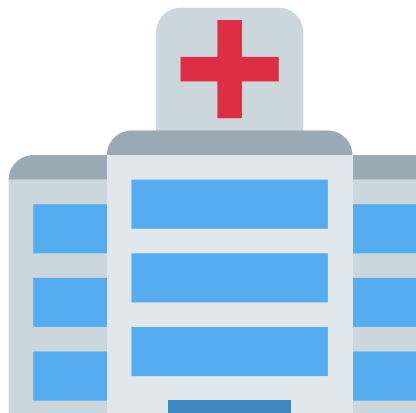
Advantage

Pros of a Medicare Advantage Plan



- Parts A-B & D in 1 package.
- May have Additional benefits.
- Max out of Pocket.

Cons of a Medicare Advantage Plan



- Network Based (HMO/PPO)
- Co-pays & Co- Insurance.
- Plan's may make adjustments annually.
- Highly suggest Indemnity coverage.
(May be purchased separately)

Supplement

Pros of a Medicare Supplement



- No network restrictions.
- No co-pays on select plans.
- Budget Health care costs.
- Guaranteed Renewable.

Cons of a Medicare Supplement



- No Rx (PDP) included.
(Need to purchase separately)
- No Additional benefits.
(May purchase separately)