



HELPING HANDS FOR SENIOR PLANS

Local Guidance. Personal Care. Peace of Mind.

MEDICARE ADVANTAGE VS. MEDICARE SUPPLEMENT

Two Different Paths. One Goal: Finding Coverage That Fits Your Needs.

WHICH OPTION IS RIGHT FOR YOU?

Both Medicare Advantage and Medicare Supplement plans help cover healthcare costs, but they work very differently.

The right choice depends on your doctors, prescriptions, budget, travel habits, and healthcare needs.

Medicare Advantage (Part C)

Often Includes:
Medical Coverage
Prescription Drug Coverage
Dental Benefits
Vision Benefits
Hearing Benefits

Advantages

- ✓ Lower monthly premiums
- ✓ Extra benefits included
- ✓ Prescription coverage often included
- ✓ Annual maximum out-of-pocket protection

Things To Consider

Provider networks may apply
Referrals may be required
Costs occur as you use services

Medicare Supplement (Medigap)

Often Includes:
Medicare Supplement Plan
Separate Prescription Drug Plan

Advantages

- ✓ Freedom to see any provider who accepts Medicare
- ✓ No network restrictions
- ✓ Predictable healthcare expenses
- ✓ Excellent for frequent travelers

Things To Consider

Higher monthly premiums
Prescription coverage purchased separately
Dental/Vision usually separate

QUICK COMPARISON

Feature	Medicare Advantage	Medicare Supplement
Monthly Premium	Lower	Higher
Provider Networks	Usually Yes	No
Referrals	Sometimes	No
Drug Coverage	Usually Included	Separate Plan
Dental/Vision	Often Included	Usually Separate
Out-of-Pocket Costs	Pay As You Use	Generally Lower
Nationwide Access	Network Dependent	Any Medicare Provider

Common Questions

Which option is cheaper?

Medicare Advantage plans often have lower monthly premiums, while Medicare Supplement plans generally have higher monthly premiums but fewer healthcare costs when services are used.

Can I switch later?

Possibly. Medicare rules and underwriting requirements may apply depending on your situation.

Which option do most people choose?

There is no one-size-fits-all answer. The best choice depends on your healthcare needs, prescriptions, doctors, and budget.

Need Help Comparing Your Options?

At Helping Hands for Senior Plans, we help individuals compare Medicare Advantage and Medicare Supplement options from multiple insurance companies.



402-934-3990



www.bestmedigaprates.com

Medicare Advantage and Medicare Supplement plans vary by carrier, location, and eligibility. Contact Helping Hands for Senior Plans for personalized plan comparisons.