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## Common Questions

What are The Plans Available?

Do I Have A Choice of Medical Providers?

How Much Will I Pay For Medical Care?

How much will it cost me?

Can I Choose Any Part D Prescription Plan?

Will Premiums Go Up?

If I Move, Can I Stay On The Plan?

Will The Plan Change?

Can I Change Plans?

Summary

# The Seniors Choice

Medicare Supplement or Medicare Advantage? Which Do YOU Prefer?

## Medicare Supplement Plans

*Pay Some or All of Medicare's Deductible's & Co-Insurance*

*Modernized Plans  
A, B, C, D, F, HDF, G, K, L, M, N*

*Any Medicare Provider  
(Anywhere in the USA)*

*Little or no out of pocket expense  
(After Medicare Pays)*

*Based Upon Plan and Age  
Average's about \$140/Mo.*

*Yes, Each year from Oct 15 to Dec 7  
Choose the best one for you!*

*Average 5-7% per year,  
But Maybe Not Every Year*

*Yes, Premiums  
May Change*

*Benefits Never Change*

*Yes, Anytime, With Some Exceptions*

### Advantages

- ★ *Provider Choice*
- ★ *Little or No Out of Pocket Cost*
- ★ *Rx Plan Choice*
- ★ *Portability*

### Downsides

- ★ *Premium Required*
- ★ *Dental Extra Cost*
- ★ *Vision Extra Cost*

## Medicare Advantage Plans

CMS "Medicare" Pays Plan To Be Your Primary & Only Payer

Private Fee For Service  
PFFS

Pref. Provider Organization  
PPO

Managed Care Plan  
HMO

Any Willing Medicare Provider That Agrees to Accept the Plans Terms & Conditions of Payment

Network & Non Network Providers

Network Providers Some Require a Primary Doctor

Pay fees for service as you use them.  
Annual maximum out of pocket costs up to \$6700

From \$0 to ??  
Depending on County and Plan

Part "D" included with most PPO & HMO but may or may not be on PFFS plans.

It depends on how much \$\$\$ CMS pays them from year to year.

No, you'll enroll in a plan in your new residence service area, or purchase a Medicare Supplement plan.

Plans May Change From Year to Year for Jan 1.

Yes, Once a Year, Oct 15 to Dec 7 (unless ESRD)

### Advantages

- ★ *Low or No Premium*
- ★ *Dental & Vision Extra \$ no waiting period*

### Downsides

- ★ *Provider Limitations*
- ★ *Pay as you go*
- ★ *Plans May Change or End*
- ★ *Not Portable*

Rx Included may, or may not be an advantage