



## MEDICARE SUPPLEMENT & PART D PRESCRIPTION PLAN

**Medicare Pays First, You Add: Medicare Supplement and Part D Rx Plan**

12 Modernized Plans  
A, B, D, G, HDG, K, L, M, N.  
"C, F, HDF" (Pre 2020 Medicare)  
Select from 28 part D Rx Plans

Any Medicare Provider  
(Anywhere in the USA)

\$203 to \$400 (Most Popular Plans)  
(After Medicare Pays)

Premiums Based Upon Plan and Age  
Popular Plans Start at \$90/Mo.

Appx 3% per year for age,  
0% to ? for "class" claim losses

Supplement: Anytime, With Exceptions  
Part D Rx: SEP or 10-15 to 12-7

Yes, Premiums May Change  
SEP For Part D Rx

Benefits Never Change

Dental - Vison - Gym  
Usually Separate

- Pay More Premium
- Any Medicare Provider
- Low Cost for Care

## Medigap & Rx or Advantage

What Plans are Available?

Providers Choice

Annual Maximum Cost For Medical Care?

Plan Premiums?

Will Premiums Go Up?

Can I Change Plans?

If I Move, Can I Stay On The Plan?

Will The Plan Change?

Extras

## Summary of Differences

## MEDICARE ADVANTAGE

**Assign Your Medicare to a Medicare Advantage Plan  
Most Plans Include Part D Rx**

Health Maintenance Organization  
HMO

Preferred Provider Organization  
PPO

Network Providers Only  
Some Require Primary Dr  
(ER Exception)

Network & Non Network Providers

\$2900 - \$7750

\$4900 - \$7750

Fees for services as you use them.

As low as \$0  
Depending on County and Plan

Depends on government funding / Star Rating

Yes, During AEP 10-15 to 12-7  
With Special Election (SEP)

No, join plan in new service area,  
or purchase a MedSupp Rx plan.

Plans May Change From Year to Year for Jan 1.

Dental - Vision - Gym - Transportation  
OTC - Meals - Hearing Aid - Acupuncture  
Included With Some Plans

- Pay Low or No Premium
- Use Network Providers
- Possible \$2900 - \$7750 for Care