













Maximize flexibility with a reliable Medicare Supplement insurance plan

-  With a Medicare Supplement insurance plan, also nicknamed **Medigap**, you'll still have Original Medicare for Parts A and B coverage.
-  Your supplement **will cover many of the out-of-pocket expenses** that Original Medicare doesn't cover. This is sometimes called "filling the gap."
-  You get the peace of mind that comes from more **predictable monthly costs** and fewer surprises when you need care.
-  You'll have the **flexibility to choose any doctor or hospital** that accepts Medicare patients.
-  **Your coverage travels with you** nationwide, and it's guaranteed for life.
-  Even though plans are administered by private companies, their benefits are standardized by the government in most states with **several plan types to fit different needs and budgets**.








Maximize value with an all-inclusive Medicare Advantage plan

-  Medicare Advantage (Part C) includes Part A hospital coverage and Part B medical coverage in a **convenient, all-in-one plan**.
-  Most Medicare Advantage plans also include **prescription drug coverage** (Part D).
-  Many plans also give you **additional valuable benefits**, like extra days in the hospital.
-  Some plans even offer **dental, vision and hearing coverage**, and/or access to wellness and fitness programs.
-  Unlike Original Medicare, Medicare Advantage plans have **an annual limit on out-of-pocket costs** for medical services.
-  You can choose from a **wide range** of Medicare Advantage plans to fit your needs and budget, with premiums and copays that are often less than Medicare Supplement insurance plans.

Eligible for Medicare & Medicaid?

You could get specifically designed coverage with a Medicare Advantage Special Needs Plan, known as a D-SNP. D-SNPs all include prescription drug coverage, and some offer extra benefits to help manage your health conditions such as transportation assistance.

Maximize savings with affordable prescription drug coverage

-  You can add a prescription drug plan (PDP) from a private insurance company to cover blood pressure medication, cholesterol drugs, and many others to manage your health.
-  Most Medicare Advantage plans include prescription coverage.
-  PDPs cover generic and brand-name drugs, typically with a lower copay for generics.
-  PDPs must cover common types of drugs, but not specific drugs within each type. Check to see if your prescriptions are in the drug list of PDPs you consider.
-  If you don't sign up for Part D coverage when you first become eligible, you will have to pay a penalty when you do eventually enroll.
-  You can purchase a PDP by itself or with a Medicare Supplement insurance plan.
-  Enrolling into a PDP plan will cause you to be disenrolled from a Medicare Advantage plan. You cannot have a Medicare Advantage plan and a PDP plan at the same time.



If you live in another state for part of the year, consider a Medicare Supplement insurance plan for nationwide coverage.