

TIPS FOR UNDERSTANDING

Medicare Health Plan Types



With so many different types of Medicare health plans, it's hard to know which one might be right for you. Here's a brief description of how the different types of private Medicare medical plans work. They're designed to help cut your health care costs, but plan service areas vary, so check what's available in your area.



Medicare Supplement plans

- Covers the 20% gap of Medicare costs Original Medicare doesn't cover.
- Good for “snowbirds” or people who like to travel.
- Visit any provider in the U.S. who accepts Medicare.
- Doesn't include Part D drug coverage, so if you need drug coverage you'll have to enroll in a standalone Part D plan.
- Doesn't include extra benefits like vision, hearing, or dental.
- No medical underwriting if you enroll when you first become eligible for Medicare. Underwriting may be required if you apply later.



Medicare Cost plans

- Good for “snowbirds” or people who like to travel.
- May include prescription drug coverage.
- Save the most when you visit any provider in the plan's network.
- Enroll at any time of the year.
- Many include extra benefits like vision, hearing, dental, fitness memberships, and more.
- Guaranteed issue — no medical underwriting.



Medicare Advantage plans

- All-in-one plan that includes Medicare Part A.
- Provides Medicare Part A hospital and Part B medical coverage. Most also include Part D prescription drug coverage.
- Save the most when you visit any provider in the plan's network.
- You can enroll when you first become eligible for Medicare and during the Annual Enrollment Period (Oct. 15 through Dec. 7). If you qualify for an exception, you could enroll throughout the year (called a Special Election Period).
- Guaranteed issue — no medical underwriting.

In general, all Medicare health plans help pay for what Original Medicare doesn't cover. With health care costs on the rise, and if you're on a fixed or limited income, it's important to weigh the benefits and costs of extra coverage. Many types of Medicare plans offer discounts for fitness club memberships, eye wear, rides to appointments, and more.

Comparing Medicare plan types

This chart gives you general benefit information by plan type.

Benefit	Original Medicare	Supplement plans	Cost plans	Advantage plans
\$0 Monthly premium plans available				✓
\$0 Monthly medical deductible plans available		✓	✓	✓
Includes Part D coverage			Optional	✓
Meal delivery programs available*				✓
Over-the-Counter benefits allowance				✓
Dental services reimbursement			✓	✓
Transportation to medical appointments*				✓
Fitness club membership		✓	✓	✓
Eyewear reimbursement			✓	✓
Hearing benefits			✓	✓
Worldwide emergency care		✓	✓	✓

Note: Plan designs vary by carrier, so not all indicated benefits are always available with each plan type.

*Medical criteria/conditions may be required for this benefit.

Medica complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.

If you want free help translating this document, call 1-800-952-3455.

Si desea recibir asistencia gratuita para la traducción de este documento, llame al 1-800-952-3455.

Yog koj xav tau kev pab dawb txhais daim ntawv no, hu rau 1-800-952-3455.

MCR-0119-D