



# 10 things to think about

when comparing Medicare Advantage plans to Medicare Supplement plans.

Medicare Advantage	Medicare Supplement
<p><b>1</b> You are not covered under the Original Medicare program. Medicare contracts with an insurance company to replace the benefits of Medicare.</p>	<p>You keep your Original Medicare coverage.</p>
<p><b>2</b> Not guaranteed renewable. The company may change or cancel your plan each new calendar year.</p>	<p>Guaranteed renewable for life. The company cannot cancel your plan as long as you continue to pay the premiums. Benefits are coordinated with changes in Medicare.</p>
<p><b>3</b> A provider may leave a network at any time during the year. If you see a provider who does not accept the plan's fee schedule, you may not be covered and may be responsible for part or all of the amounts charged by the provider.</p>	<p>You are free to select any doctor or hospital that accepts Medicare patients.</p>
<p><b>4</b> Between April 1 and December 31 of each year, you cannot change to another plan or go back to Original Medicare, except for special circumstances.</p>	<p>You can leave the plan whenever you choose, and still keep Original Medicare.</p>
<p><b>5</b> Must cover all services that Original Medicare covers except hospice care and some care in qualifying clinical research studies. May offer extra coverage.</p>	<p>An insurer may offer, with the approval of the commissioner, new or innovative benefits in addition to Medicare's standardized plans.</p>
<p><b>6</b> You may be responsible for paying all or part of your doctor or hospital bills if you do not follow the Medicare Advantage plan's rules.</p>	<p>If Medicare covers the medical service provided, the supplement will also cover the service.</p>
<p><b>7</b> The service area for the plan may be limited.</p>	<p>You are covered anywhere you travel throughout the United States.</p>
<p><b>8</b> Some plans require you to obtain a referral from a primary care doctor before you can see a specialist.</p>	<p>No referrals of any kind are required to see a specialist.</p>
<p><b>9</b> Though these plans must have benefits at least equivalent to Medicare by itself, they are not required to provide supplemental benefits.</p>	<p>Provides supplemental coverage in addition to Medicare.</p>
<p><b>10</b> If you move out of state, you may have to enroll in a new plan.</p>	<p>If you move out of state, you can take the plan with you and have the same coverage you have always had.</p>

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program.

In NC: Premiums can change if all policies of the same form and class in your state are changed. Plan F, Plan G, High Deductible Plan F and High Deductible Plan G premiums based on attained age will also change each year on or after your birthday.

This is a solicitation of insurance and an agent/producer may contact you. Policy Kinds: L030, L035, L036, L037, L038 (in NC: L030NC, L035NC, L036NC, L037NC, L038NC; in OK: L030OK, L035OK, L036OK, L037OK), F001, F002. Products not available in all states. 2600 Dodge St. Omaha, NE 68131

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