

ADVANTAGE vs SUPPLEMENT (The WAR is on!)

My Client STATS: 40% of my clients have a Supplement
 60% of my clients have an Advantage Plan

Dozens and dozens of my client households are split (1 takes a supplement and 1 takes an Advantage)
NO Advantage plan has everything... if strong with some things, will be weaker in others.
i.e. Plans that have good dental will have higher co-pays or maximums elsewhere.

Supplement Plan G

vs

Advantage Plan

\$0 doctor co-pays
\$283 annual deductible for doctors
Any doctor that takes Medicare (no network)

\$0 doctor co-pays
No deductibles
varies... HMO network ONLY
PPO higher cost to go out of network

NOTE – *if all you do is go to doctors... Advantage Plan will win big financially.*

NOTE – *it comes down to going to any doctor/clinic/hospital you want – or staying in network*

Any hospital
No co-pays for hospital/surgery

Any hospital in emergency / network otherwise
Co-pays vary greatly...
\$150-\$400 a day for 4 – 6 days

A couple plans are offering Fitness club
No Dental

Most plans offer Fitness club
DENTAL is now included with many plans!!!
- **\$1000 - \$5000 depending on plan**
- **There are limitations**

No extra benefits

\$40 - \$100 a quarter for Over-the-counter items
Vision from \$100 - \$400 a year
Transportation to doctors
Routine Acupuncture
Naturopath benefits

Part D is separate and extra \$
\$610 deductible with most Part D

Part D is included within plan (usually)
many have low or \$0 RX deductible

Set cost each year (premium plus deductible)
PREMIUM (\$1500 - \$3600)

Can be \$0 up to a maximum (**3200 - 4500 - 7500**)
\$0 (no premium)
BE PAID to have a plan!!!

BEST FOR:

- Those who want “no hassle” for medical
- Those who like having total choice

BEST FOR:

- Those who want value
- Need the lower cost or can't afford the supplement



CHOICE/EASY

(what's most important to you?)



MONEY/VALUE

WARNING

WARNING

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WARNING

- Do NOT fall for the television ads and telemarketers. Don't give info to an unknown agents!!!
TV ADS – In general, all the “get the most of your Medicare Plan” are Advantage Plans. MANY of the advertisements are for MEDICAID... which is the poverty program.