

**You have two options.**

When you turn 65 and go on to Medicare Part B, you come to a fork in the road. You get to choose one path:

- 1: If you choose an **Advantage Plan** (see "Part C" above), you are actually *opting out* of the Medicare System and choosing a private insurer. Depending on which company you choose, there may or may not be an annual fee, and coverages and co-pays will vary. See the chart below.
- 2: If you choose a **Supplement (or Medigap) Plan**, you still get to choose a private insurer but, oddly enough, you are *staying within* the Medicare System. You will pay monthly installments on an annual fee – this varies according to the insurance company you choose – *but zero co-pays*. See the chart.

ADVANTAGE PLANS	SUPPLEMENT (MEDI GAP) PLANS
Not standardized. Benefits differ from one insurance company to another.	Standardized. All benefits are exactly the same.
Often free, although some charge a monthly premium. These vary.	Always an annual premium, paid in monthly installments. These vary; generally higher than Advantage plans.
Charge co-pays and deductibles for doctor visits and procedures.	Plans vary. Some plans have no co-pays, no deductibles, no extra fees.
Severe travel restrictions: coverage in your service area only. If you travel out of service area, you may be liable for 100% of any required medical expenses.	No travel restrictions. Good everywhere in the USA, and often to some degree also abroad.
Choose doctor only from a limited list of approved providers. Mostly HMOs.	No limitations – choose any doctor who accepts Medicare.
Different companies have different service areas. A company may operate in one state or county but not in another. You will need to find a new plan if you relocate.	No limited service areas – coverage is good throughout the USA. No problem with relocation.
Drug plan often included at no extra cost.	Drug plan not included, but available for an additional premium.
<b>Different plans are available, depending on your need.</b>	