

ADVANTAGE PLAN vs. SUPPLEMENT PLAN + DRUG PLAN

Advantage is usually \$0 premium vs. supp \$180+ drug plan premium (in addition to the part B premium)

The out-of-pocket max for a HMO advantage is approx. \$3400 and PPO approx. \$7500

You are guaranteed to pay the supp and drug plan premium every month whether you use services or not vs. the advantage plan you pay copays as you utilize services.

Even if you max out your advantage plan in one year (which will only happen if you have multiple long term hospital stays, chemotherapy, or dialysis) because the copays are so affordable the likelihood of hitting the out-of-pocket max year after year is minimal. So, if you multiply how much you spend on the supplement and drug premium year over year vs hitting an out-of-pocket max 1, 2, or even 3 times in your lifetime the advantage plan is still more economical.

If you are concerned with traveling or being seen out of the area the PPO plan has an extensive provider network here in Florida and nationwide.

If you feel more comfortable starting off with a supplement plan and you later feel you want the advantage plan, you can always call me to change during open enrollment.

Or vice versa if you want to start out on a advantage plan and want to switch to a supplement plan you have 12 months guarantee issue from your part B effective date to join a supplement plan with no underwriting, or any time after the one year as long as you have no preexisting conditions. (Heart attack, stroke, cancer, insulin diabetics)

Please see the supplement plan brochure for all the details."