

# How do all the options compare?

|   | Original Medicare (Parts A and B)  | Medicare Supplement  | Medicare Advantage (Part C)   |
|---|--|--|---|
| <b>Hospital visits</b>  | Deductible per stay plus copays for long stays covered ❌                 | Covered ✅  | Per-day copays for a set number of days, after at 100% ✅  |
| <b>Doctor visits</b>  | 80% after met deductible ❌   | Covered by most plan options ✅   | Low or no copays for doctor & specialist visits ✅   |
| <b>Prescription drug coverage</b>   | Most prescriptions not covered ❌   | Need to buy a separate plan ❌  | In most plans ✅   |
| <b>Dental, vision &amp; hearing coverage</b>  | Not covered ❌  | Not covered ❌  | In many plans ✅   |
| <b>Extra benefits</b> (gym memberships, transportation, meals or reimbursement for over-the-counter expenses, such as vitamins) | None ❌   | Not covered ❌  | In many plans ✅   |
| <b>Annual out-of-pocket limit</b>   | None ❌   | Offered in a few plans ❌   | Yes ✅   |
| <b>Network</b>  | You can use any doctor that accepts Medicare and do not need referrals ✅ | You can use any doctor that accepts Medicare and do not need referrals ✅ | You may be required to use doctors and hospitals in the plan network and may need referrals to see specialists. Many plans have large networks of doctors and hospitals to choose from. ⚡ |
| <b>Part B premium</b>   | Monthly premium ❌  | Monthly premium ❌  | Some plans provide a rebate for part of the premium ✅   |
| <b>Are there \$0 additional premium options?</b>  | N/A  | No ❌   | Yes \$0 additional premium options in many markets ✅  |