RELIABLE READS MEDICARE · A GUIDE IN PLAIN LANGUAGE

Supplement or Advantage? Your Worksheet

The one genuinely big Medicare decision. Fill this in, and the right answer for *you* usually becomes obvious — bring the finished sheet to your consultation and we'll pressure-test it together.

Step 1 — Your facts (the plan has to fit these)

My doctors & hospitals (the ones you'd keep at any cost)

My medications (name and dose)

Months per year away from home (snowbirds, travelers — networks are local)

How much do dental, vision & hearing matter?

Step 2 — How do you prefer to pay for care?

- ☐ **Predictable:** a higher monthly premium, and then small, known costs when I actually need care.
- ☐ **Pay-as-I-go:** a lower premium, and copays when I use care — protected by an annual out-of-pocket maximum.

The first instinct leans Supplement; the second leans Advantage. Neither is wrong — they are different bets on your own future health.

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General Medicare education, in plain language. Not connected with or endorsed by the United States government, the federal Medicare program, or the Social Security Administration. We do not offer every plan available in your area; for information on all of your options, visit Medicare.gov or call 1-800-MEDICARE. Rules described here are general; your situation may differ — the consultation is free.

Step 3 — The trade-offs, side by side

	Original Medicare + Supplement	Medicare Advantage
Monthly premium	Higher — you pay for predictability up front	Lower, often modest — you pay as you use care
Out-of-pocket costs	Small and predictable after premiums	Annual maximum for covered Part A and B services; premiums and drug costs are separate
Doctors & hospitals	Anyone in the U.S. who accepts Medicare	Plan network; referrals and prior authorization may apply
Drug coverage	Add a standalone Part D plan	Usually built in
Dental / vision / hearing	Not included — covered separately if you choose	Allowances often included
Travel & snowbirds	Coverage travels with you nationwide	Networks are local; emergency care is covered anywhere
Changing later	Federal 6-month window at 65 or older with Part B; other guaranteed-issue rights and state protections may apply	Change plans every fall during Annual Enrollment

> **One timing note that outranks everything above:** your federal six-month Supplement window starts the first month you are 65 or older and have Part B. Other guaranteed-issue rights and state protections may apply outside it. Ask about your rights and any pre-existing-condition waiting period before changing coverage.

Sheet filled in? Bring it to a free consultation — we'll check your doctors and medications against real options and say the trade-offs out loud.

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