

# Your health plan deserves a yearly checkup too

Many people sign up for Original Medicare when they first qualify and then never look back.

But it's wise to look over your current plan and compare your choices every year. Think of it like giving your health plan a yearly checkup. You might find that a Medicare Advantage plan offers you more at lower costs.

## Original Medicare or Medicare Advantage, what's the difference?



### Original Medicare

Offers health insurance to U.S. citizens and qualified legal residents age 65 and older. People younger than 65 with certain medical problems also qualify. Original Medicare is run by the federal government. It includes two parts:

#### Part A

Helps pay for hospital stays and inpatient care

#### Part B

Helps pay for doctor visits and outpatient care





### Medicare Advantage




Covers everything Original Medicare does and more. It also offers a cap on your out-of-pocket spending. Your doctors will work together to give you the care you need. You don't have to do it alone.

## There are two ways to get more with Medicare Advantage

### 1. Add one or both to Original Medicare

<b>Medicare supplement (Medigap)</b>	
	Helps pay for some of the costs that Original Medicare doesn't cover
<b>Medicare Part D plan</b> Offered by private companies	
	Helps pay for prescription drugs

### 2. Choose a Medicare Advantage plan

<b>Medicare Advantage plan</b>	
	Combines Part A and Part B in one plan
	May cover prescription drugs (Part D)
	Offers more than Original Medicare