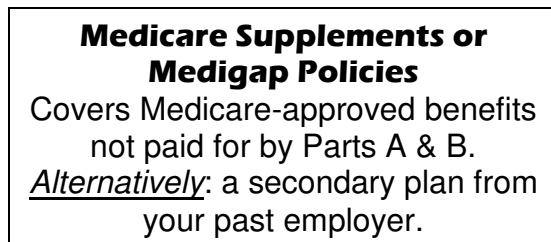
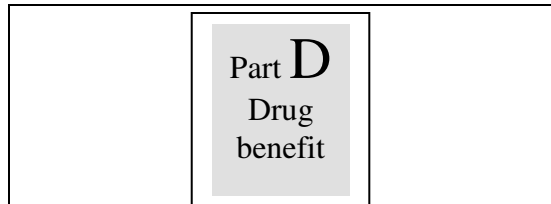
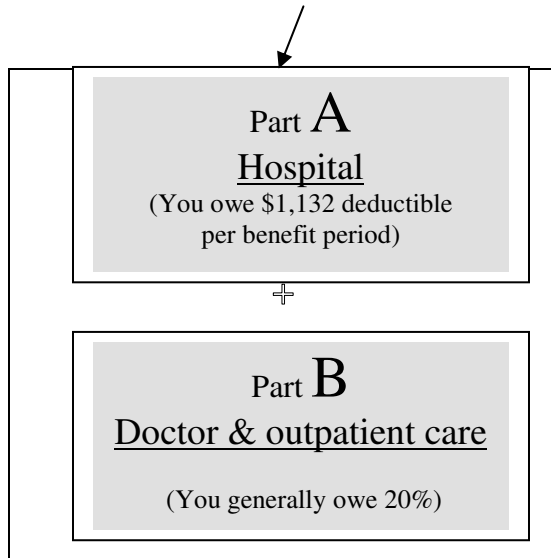


Understand Your Medicare Options

Your most important decision may be whether you want to choose traditional Medicare (Parts A and B) **OR** Medicare Advantage (Part C).

Traditional Medicare (Parts A & B)

Medicare pays set fees for your care directly to the doctors and hospitals you visit. Some people call this “fee for service” Medicare.

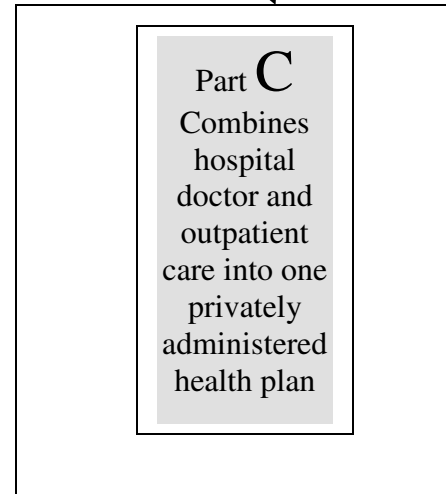


- Notes:**
- 1) Most providers accept traditional Medicare and supplements; however supplements/Medigap policies can cost \$100-\$200/month
 - 2) If you have a supplement or secondary coverage you have few (if any) deductibles, co-pays or co-insurance when you receive Medicare covered services.

Medicare Advantage (Part C)

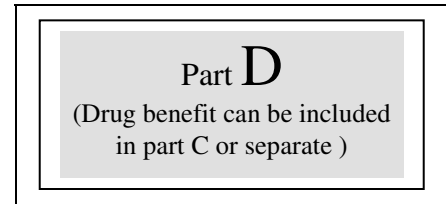
Medicare pays a fixed fee to private companies for your care and these plans then pay your providers. Part C replaces your A & B coverage, and you must keep paying B premiums.

OR

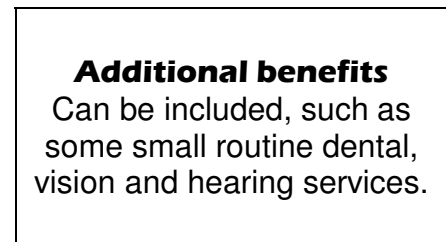


Standard

Additional



Possible



- Notes:**
- 1) Many providers do not contract with these plans and may deny services or charge higher “out of network” rates.
 - 2) Monthly premiums can be much lower than supplements; however, there are co-pays or co-insurance when you receive care.