

Benefits of a Medicare Advantage Plan

1. All the benefits of Original Medicare

Medicare Advantage plans are required by law to include all the benefits of Original Medicare Parts A and B.

2. Hospital, medical and prescription drug coverage in one easy-to-manage plan

Most Medicare Advantage plans also include prescription drug coverage. To get the same coverage with Original Medicare, you'd have to buy a separate prescription drug plan—and pay a separate premium.

3. Coverage for items Original Medicare doesn't cover

Many Medicare Advantage plans cover items not covered by Original Medicare Parts A and B—things like dental, vision and hearing care, prescription drug coverage and even gym memberships.

4. The security of an annual maximum out-of-pocket limit

One of the benefits of enrolling in a Medicare Advantage plan is that there are limits on out-of-pocket spending each year. That amount varies from plan to plan and can change each year. In 2020, the highest out-of-pocket limit is \$6,700, after which you'll pay nothing for covered care. Please do not confuse an annual out-of-pocket max with a deductible. Most Medicare Advantage plans have copays and coinsurance as you use services, but NO deductible that you have to pay before coverage kicks in.