

Choosing the best Medicare plan for you

When it comes to Medicare coverage, you've got lots of options. But what matters most in a plan depends on you. Your health care needs, lifestyle and budget all play a big role in your decision. Here's what you need to know about the different kinds of Medicare plans to choose the best fit for you.

Three reasons you may want more than Original Medicare

- 1 Original Medicare (Part A and Part B) doesn't cover all the care you may need.**
Original Medicare doesn't cover most dental, routine vision or hearing services. It also won't cover most care you receive when traveling outside the U.S.
- 2 Original Medicare doesn't cap how much you need to pay.**
You'll need to pay 20% for covered services and 100% for services Original Medicare doesn't cover. That's in addition to monthly premiums (Part B), deductibles, copays and coinsurance.
- 3 Original Medicare doesn't cover your outpatient medications.**
If you want help paying for your prescription drugs, you'll need to purchase Medicare Part D drug coverage. If you choose not to purchase Part D coverage when you first become eligible, you may pay a late enrollment penalty if you decide to sign up later.

Plans that provide coverage beyond Original Medicare

The two most popular kinds of plans are Medicare Advantage and Medicare Supplement (also called Medigap). These private plans help pay for costs Original Medicare doesn't cover.

Medicare Advantage plans

Medicare Advantage plans offer all-in-one convenience of medical and Medicare Part D prescription drug coverage in one simple plan. These plans are also referred to as Medicare Part C. Many offer extras like routine vision, prescription eyewear, hearing aids, an over-the-counter allowance and dental benefits, plus a gym membership at no additional cost. Medicare Advantage plans also limit your out-of-pocket costs each year to cap how much you pay.

Medicare Supplement plans

Medicare Supplement plans can help pay for some of the out-of-pocket costs that Original Medicare doesn't pay for, such as deductibles, copays, coinsurance and other costs. Features of supplements include portable coverage; you can take your plan with you if you live in another state part of the year — or if you move to another state. Your plan benefits are guaranteed and will never change as long as you pay your monthly premiums.

Please note: if you want outpatient prescription drug coverage, you need to enroll in a standalone Medicare Part D Plan.

Comparing plans

As you explore your Medicare coverage options, be sure to compare plan features, costs and benefits before choosing a plan.

	Original Medicare	Medicare Supplement	Aspirus Health Plans Medicare Advantage
Premium	Medicare Part B premium	Medicare Part B premium + plan premium	Medicare Part B premium + plan premium
Doctor and hospital visits	Covers 80% after you meet deductibles	Covers same or more than Original Medicare	Covers same or more than Original Medicare
Routine preventive care		\$120 maximum	✓
Medicare Part D outpatient prescription drug coverage			Varies by plan
Over-the-counter allowance			✓
Dental, vision and hearing			✓
Portable coverage		✓	
Guaranteed benefits		✓	
Provider network	Any Medicare provider	Any Medicare provider	Aspirus Health + other providers are available in the network
Fitness benefits		Varies by plan	✓
Travel within the U.S. at any Medicare provider	✓	✓	✓
Skilled nursing facility — waive 3-day inpatient hospital stay requirement			✓
Yearly limit on out-of-pocket costs		Varies by plan	✓

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