

Section Two

Comparing
Medicare
Plans –

How do I
Want to
Receive My
Medicare
Benefits?

Comparing Medicare Plans

Now that the different parts of Medicare have been explained, it is time to decide how you want to receive your Medicare benefits. There are several things to keep in mind when making this decision:

1. If you are covered based on active employment, of you or your spouse, you most likely do not need Part B or Part D.
2. While it is possible to switch between Original Medicare and Medicare Advantage, it is not always easy to change.
3. Some Medicare Advantage plans are limited to a geographical area. If you travel, this type of plan may not cover you.
4. Medicare Advantage plans have a network; you must use doctors, hospitals and other providers that are in the network in order for the plan to pay claims.
5. Is it more important for you to have lower premiums, or lower potential out of pocket costs?
6. What, if any, other coverage do you have? Retiree coverage may pick up your costs and you may not need anything more than Original Medicare Parts A and B.

If you have any questions on how you want to receive your benefits call
VAS at (402) 444-6617

TIP: If you are eligible for and receive prescription drug coverage benefits through the VA, TRICARE, or Federal Employees Health Plan, you should contact them before making any changes. If you have coverage through a current or former employer or union, you should have received a notice about how the coverage compares to Medicare Prescription Drug coverage.

Original Medicare vs Medicare Advantage

Original Medicare

Medicare provides hospital/medical coverage

Prescription coverage is optional and provided through a private company

You have your choice of doctors, hospitals and providers

You are responsible for deductibles, copays and coinsurance set by Medicare. You **can** purchase a Supplement plan to pick up the deductibles, copays and coinsurance

You will have a monthly premium for both Part B and Part D

Medicare Advantage

Private insurance company provides hospital/medical coverage

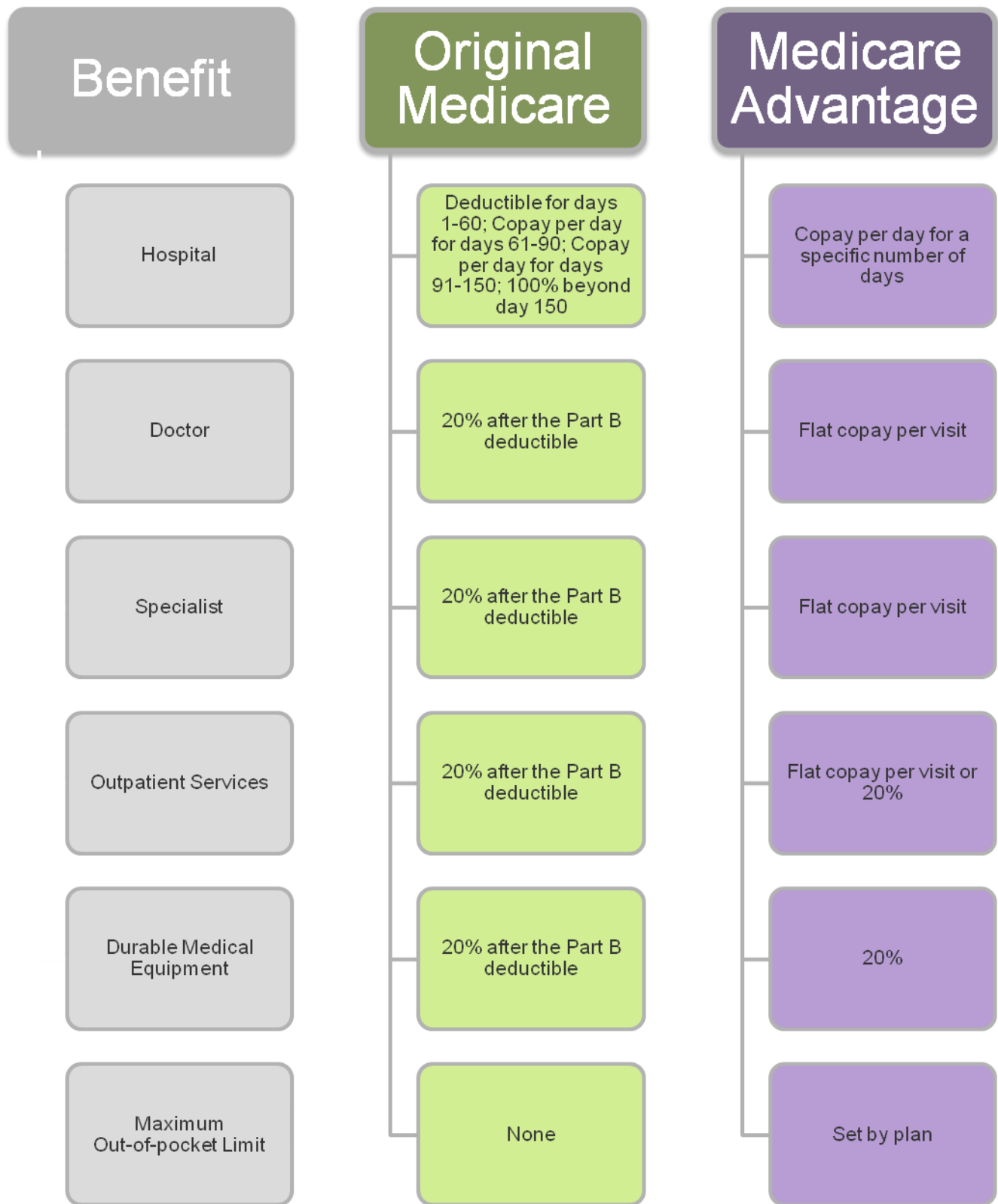
Prescription coverage is usually included in the plan

Not all doctors, hospitals and providers will accept these plans; you are responsible for asking prior to receiving services

You are responsible for copays and coinsurance set by the plan. You **cannot** purchase a Supplement plan to pick up the copays and coinsurance

In addition to your Part B premium you may pay a Medicare Advantage plan premium

Original Medicare vs Medicare Advantage—Costs



Original Medicare/Supplement vs Advantage

Original Medicare & Supplement

Medicare provides hospital/medical coverage

Prescription coverage is optional and provided through a private company

You have your choice of doctors, hospitals and providers

You are responsible for deductibles, copays and coinsurance set by Medicare, which your Supplement may pick up.

You will have a monthly premium for Part B, Part D and Medicare Supplement

Medicare Advantage

Private insurance company provides hospital/medical coverage

Prescription coverage is usually included in the plan

Not all doctors, hospitals and providers will accept these plans; you are responsible for asking prior to receiving services

You are responsible for copays and coinsurance set by the plan. You **cannot** purchase a Supplement plan to pick up the copays and coinsurance

In addition to your Part B premium you may pay a Medicare Advantage plan premium

Original Medicare/Supplement vs Advantage—Costs

Benefit	Original Medicare & Supplement	Medicare Advantage
Hospital	*\$0	Copay per day for a specific number of days
Doctor	May have Part B deductible	Flat copay per visit
Specialist	May have Part B deductible	Flat copay per visit
Outpatient Services	May have Part B deductible	Flat copay per visit or 20%
Durable Medical Equipment	May have Part B deductible	20%
Maximum Out-of-pocket Limit	Limited based on supplement	Set by plan

*Plan A does not cover the hospital deductible, which changes annually

Original Medicare vs Original Medicare/Supplement vs Medicare Advantage—Costs

Benefit	Original Medicare	Original Medicare & Supplement	Medicare Advantage
Hospital	Deductible for days 1-60; Copay per day for days 61-90; Copay per day for days 91-150; 100% beyond day 150	*\$0	Copay per day for a specific number of days
Doctor	20% after the Part B deductible	May have Part B deductible	Flat copay per visit
Specialist	20% after the Part B deductible	May have Part B deductible	Flat copay per visit
Outpatient Services	20% after the Part B deductible	May have Part B deductible	Flat copay per visit or 20%
Durable Medical Equipment	20% after the Part B deductible	May have Part B deductible	20%
Maximum Out-of-pocket Limit	None	Limited based on supplement	Set by plan

*Plan A does not cover the hospital deductible, which changes annually