







MEDIGAP



MEDICARE ADVANTAGE

FEATURE	MEDIGAP	MEDICARE ADVANTAGE
 WORKS WITH	 Original Medicare	 Replaces Original Medicare
 MONTHLY COST	 Higher premium	 Often lower or \$0 premium
 DOCTOR CHOICE	 Any doctor who accepts Medicare	 Network-based
 EXTRA BENEFITS	 Usually none	 Dental, vision, hearing, OTC
 OUT-OF-POCKET COSTS	 Lower & more predictable	 Lower premium but more variable costs