

## **Medicare Supplement Destination Medicare – Step 2: Assess**

### **Title:**

Medicare Supplement: Destination Medicare—Step 2: Assess

### **Transcript:**

In this video, we're going to help you assess your healthcare needs, budget and retirement plans to ensure you get the right coverage when you turn 65.

Like most people, you're going to want and need a Medicare plan that pays for your prescription medications and protects your retirement savings from costs not covered by Original Medicare.

To enhance your Original Medicare coverage, you may decide to add either a Medicare Supplement or a Medicare Advantage plan. But which one is right for you?

To answer that question, let's take a look at the difference between the two.

Many Medicare Advantage plans require you to use doctors in their plan's network. Medicare Supplement plans do not use a traditional provider network, giving you the freedom to see any doctor who accepts Medicare. That means you'll have nationwide coverage when you travel.

Medicare Advantage plans often include built-in Part D drug coverage. Medicare Supplement plans do not. That means you'll spend a little more each month in premiums to add Part D drug coverage to your Medicare Supplement plan.

Many Medicare Advantage plans also include extra benefits, such as fitness club membership, vision and hearing coverage. Medicare Supplement plans typically do not offer these benefits.

Medicare Supplement plans are standardized – meaning benefits are the same from one Medicare Supplement plan to another. Depending on the plan you choose, you could have little to no out-of-pocket costs, other than the monthly premium. However, monthly premiums may increase as you get older.

Medicare Advantage plans, by contrast, have different benefits that vary from plan to plan depending on where you live and which health insurance company is offering the plan in your area. Because most Medicare Advantage plans work with a network of healthcare providers, monthly plan premiums can be as low as \$0, making them an affordable option for many people with Medicare.

While these aren't the only differences between Medicare Advantage and Medicare Supplement plans, these differences will help point you in the right direction when deciding the type of coverage you'll want or need in retirement. And once you know the type of coverage that is best for you, taking the next step and enrolling in Original Medicare will be easy.

In our next video, “Step 3: Enroll,” we’ll explain the eligibility and enrollment rules so you know how and when to enroll in Original Medicare before you turn 65.

*To learn more about which Medicare Supplement plan is right for you or to enroll in one of our plans today, call us at 855-339-4105 or visit us online at [premera.com](http://premera.com).*

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