

# Medicare Advantage vs. Medicare Supplement

## How they compare on features that count.

What You Need to Know	Medicare Advantage	Medicare Supplement
Does the plan have a nationwide network?	No	Yes
Are there copayments to providers?	Yes	Not on most plans
Are out-of-pocket expenses predictable?	No	Yes
Will I need referrals?	Yes	No
Can the insurer cancel my policy?	Yes	No, as long as the premiums are paid.
Can I use the insurance when for any doctor who accepts Medicare when I travel in the U.S.?	No	Yes
Are there benefits for foreign travel health emergencies?	Some policies cover medical emergencies that arise during foreign travel.	Yes, there are some plans offering foreign travel benefits.
Can I switch plans if I'm not happy?	Yes, there are two annual open enrollment periods when you can change plans or return to Original Medicare.	You can, but you may not be guaranteed issue if you decide to switch plans.
When can I sign up?	You can sign up during your enrollment period for Medicare, including the three months before and three months after your birthday month. There are also annual open enrollment periods (Oct. 15 to Dec. 7) when you can add a Medicare Advantage plan.	You are guaranteed issue of a policy if you sign up within the six months following your 65th birthday and Part B enrollment. There can be other opportunities if you retain group or employer health coverage OR If you have signed up for a Medicare Advantage plan that you're not happy with it.
What about my spouse?	A separate policy is required.	A separate policy is required, but inquire about discounts when both spouses are insured.