

# MEDICARE ADVANTAGE PLANS COMPARED TO MEDICARE SUPPLEMENT PLANS\*

Question	Medicare Advantage Plans	Medicare Supplement Plans
Will I still be covered by Original Medicare?	No. An insurance company contracted with Medicare provides benefits.	Yes. <b>You keep your Original Medicare coverage.</b>
Can my plan be terminated?	Yes. <b>The plan can drop you</b> at the end of each year if it doesn't renew its contract with Medicare.	No. <b>The plan cannot terminate your coverage</b> as long as you continue to pay your premiums when they are due.
Can my plan benefits be reduced by the insurer?	Yes. The plan's copays, deductibles and out-of-pocket limits could change on any January 1st.	No. As long as you continue to pay the plan premium, <b>benefits will only be changed if required by law.</b>
Can I drop a plan whenever I choose?	No. Between March 1 and Dec. 31 of each year you cannot change to another plan.	Yes. There is no lock-in period.
Does the plan have to cover Wisconsin's state-mandated benefits?	No. State-mandated benefits <b>are not required to be covered.</b>	Yes. <b>State-mandated benefits, including skilled nursing, home health care, and chiropractic, are covered.</b>
How complicated is the plan?	Levels of copays, coverage percentages, and out-of-pocket limits may vary.	<b>Benefits are simple and easy to understand.</b>
Who oversees the plan?	The federal government.	The State of Wisconsin.
What service area does the plan cover?	It varies. Some plans have a limited coverage area except for emergency care.	<b>Anywhere in the United States.</b>
Do I need referrals?	For some plans, you need a referral from a primary care doctor to see a specialist.	<b>No referrals of any kind are required</b> to see a specialist.
What if I discover that my doctor is out-of-network?	You may pay much more if you visit a provider outside the plan's provider network. Also, a plan's provider network may change at any time.	There is no network. <b>You are free to choose any doctor, specialist, or hospital</b> in the U.S. that accepts Medicare.
Does the plan include supplemental benefits?	It varies. They must have benefits at least equivalent to Original Medicare, but they are not required to provide supplemental benefits.	Yes. These plans provide coverage in addition to your Original Medicare coverage.
What happens if I move out of state?	You may have to enroll in a new plan.	You can take the plan with you and keep the same coverage.

This is an advertisement for insurance. Neither Wisconsin Physicians Service Insurance Corporation nor its agents are connected with the federal Medicare program.  
\*Based on data included with the CMS publications: Medicare & You, Choosing a Medigap Policy, and medicare.gov.