

# ADVANTAGE vs SUPPLEMENT (The WAR is on!)

My Client STATS: 56% of my clients have a Supplement  
44% of my clients have an Advantage Plan

Turning 65 clients 57% of my clients choose Supplement  
43% of my clients choose Advantage

- Dozens and dozens of households are split (1 takes a supplement and 1 takes an Advantage)

MOST agents push either Advantage or Supplement.  
**I am proud** of the fact that I help clients understand the benefits AND the detriments of each plan. Allowing my CLIENT to choose what is best!

First, the specifics...

- NO Advantage plan has everything... if strong with some things, will be weaker in others.

## Supplement Plan G

vs

## Advantage Plan

\$0 doctor co-pays  
\$226 annual deductible for doctors  
**Any doctor that takes Medicare (no network)**

**Any hospital**  
**No co-pays for hospital/surgery**

A couple plans are offering Fitness club  
No Dental

No extra benefits

Part D is separate and extra \$  
\$500 deductible with most Part D

Set cost each year (premium plus deductible)  
**PREMIUM (\$1500 - \$3600)**

### **BEST FOR:**

- Those who want "no hassle" for medical
- Those who like having total choice

\$0 doctor co-pays  
**No deductibles**  
varies... HMO network ONLY  
PPO higher cost to go out of network

Any hospital in emergency / network otherwise  
Co-pays vary greatly...  
\$150-\$400 a day for 4 – 6 days

ALL plans offer Fitness club  
**DENTAL is now included with most plans!!!**  
- \$1000 to \$5000 depending on plan

\$40 - \$100 a quarter for Over-the-counter items  
Vision from \$100 - \$400 a year  
Transportation to doctors  
Routine Acupuncture  
Naturopath benefits

Part D is included within plan (usually)  
many have low or \$0 RX deductible

Can be \$0 up to a maximum (**\$3400 - \$7500**)  
**\$0 (no premium)**  
**BE PAID to have a plan (up to \$130 a month!)**

### **BEST FOR:**

- Those who want value
- Need the lower cost or can't afford the supplement

CHOICE/EASY

(what's most important to you?)

MONEY/VALUE