# What is a Medicare Advantage Plan?

When you sign up for Medicare, you can choose either a Medicare Advantage Plan or a Medicare Supplement (MediGap) Plan — not both. Both help with costs, but they work very differently.

Medicare Advantage (MA)

#### Pros:

- Low or \$0 monthly premium
- Extra benefits like vision, hearing, and dental
- May give allowances for OTC items or groceries

### Cons:

- You must use doctors in the plan's network
- You may pay co-pays or co-insurance

For more help with Medicare, Medicare Advantage Plans and Medicare Supplement (MediGap) Plans contact an insurance professional with HealthMarkets at https://www.healthmarkets.com/ They will provide you with free counsel about which plan is best for you.

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https://www.healthmarkets.com

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https://www.medicare.gov/healthdrug-plans/medigap/basics/howmedigap-works

