

# What is a Medicare Supplemental Plan?

When you sign up for Medicare, you can choose either a Medicare Advantage Plan or a Medicare Supplement (MediGap) Plan—you cannot have both. These plans help cover medical expenses in different ways.

## Medicare Advantage Plans

- Low or no monthly premiums
- May require co-pays or co-insurance
- Must usually use a network of providers
- May include vision, hearing, dental, OTC items, and groceries

## Medicare Supplement (MediGap) Plans

- Higher monthly premiums
- Covers more out-of-pocket costs (deductibles, co-pays, co-insurance)
- Freedom to choose any medical provider
- Does not cover prescriptions

For personalized help choosing a plan, contact a HealthMarkets insurance professional: [healthmarkets.com](https://www.healthmarkets.com)

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<https://www.healthmarkets.com/>

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<https://www.medicare.gov/health-drug-plans/medigap/basics/how-medigap-works>



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