



# MEDICARE BENEFITS GROUP

You'll never OVERPAY when you work with us

## MEDICARE PLAN TYPES EXPLAINED

### MEDICARE ADVANTAGE (PART C)

Low or NO monthly premium  
Copays and varying costs as you use the plan

Networks - HMO and PPO  
We make sure your doctors are in-network

Includes Part D (Drug coverage)

Extra's come with most plans and carriers  
Limited Dental (cleanings and exams)  
Limited Vision (exam and eyewear allowance)  
Gym membership (i.e. SilverSneakers)

No health questions later (except ESRD)

Changes ONLY made during Medicare's Annual Enrollment Period (Oct 15 - Dec 7)  
You are in the plan for the calendar year

Age and health don't impact rate

### MEDICARE SUPPLEMENT (MEDIGAP)

Pay a monthly premium, limited out-of-pocket after Medicare Part B's deductible

NO Networks - Use everywhere Medicare works

Does NOT Include Part D (Drug coverage) - We customize a standalone drug plan

NO Extra's - We help you with Dental, Vision, Hearing, etc.

Health questions later - Medical underwriting - Can get declined with certain health history

Change from Supplement to Supplement any month you want - must answer health questions

Rates increase with your age



**JIM NEIL**

(734) 657-4797

[www.medicarebenefitsgroup.com](http://www.medicarebenefitsgroup.com)

[Jim.Neil@MedicareBenefitsGroup.com](mailto:Jim.Neil@MedicareBenefitsGroup.com)

NATIONAL PRODUCER NUMBER 7488469

