



Medicare Advantage

and all its advantages

AetnaMedicare.com

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medicare solutions

Sometimes it's easier to get everything you need in cost, coverage and convenience by bringing the benefits of other parts of Medicare, plus a few others, together in one simple plan. That's the idea behind Medicare Advantage.

What is Medicare Advantage?

Medicare Advantage = Medicare Part C. These plans are provided by private insurance companies and include coverage for everything Original Medicare covers. Many plans also include extra benefits, such as:

 Dental coverage

 Vision coverage

 Hearing coverage

 Fitness club membership

 Prescription drug coverage



Part A
Hospital insurance

+



Part B
Medical insurance

+



Part D
Prescription drug coverage

=



Part C
Medicare Advantage

What you need to know (Part C)

- Annual out-of-pocket maximum
- Can include prescription coverage
- Often covers dental, vision, hearing and other benefits, such as fitness programs
- Coverage provided through a private insurance company
- Usually comes with a network of doctors and hospitals

What does Medicare Advantage mean for your health care costs?

The costs of a Medicare Advantage plan may differ from the costs you pay with Original Medicare in a few ways:

- **Premiums:** Continue to pay monthly **Part B** premiums to Medicare in addition to any premiums to the company that provides the plan.
- **Deductibles:** Deductibles may vary from plan to plan. Some plans don't require a deductible at all.
- **Copayments:** You may pay a smaller copayment than you would under Original Medicare.

How do Medicare Advantage plans provide extra benefits at a reasonable price?

Medicare Advantage plans are only administered through private insurance companies like Aetna. The government then reimburses these insurance companies for each Medicare Advantage member, which helps keep the costs at a minimum.

Medicare Advantage plans also offer more benefits at a reasonable price because they use coordinated care within a network of providers.

***Important:** Make sure your doctors are in the Medicare Advantage plan that's right for you.*

Perks of Medicare Advantage plans

- **Lifestyle coaching programs:** Talk with a health coach about how to reach goals like managing stress, quitting smoking, improving diet.
- **A multidisciplinary care management team:** Connect to the right resources, coordinate benefits and ensure better organization of care.
- **Online tools and resources:** Look up guides to make healthy decisions and manage conditions.

Call today to learn more or make an appointment

Noemi Lopez-Ward

210-632-0703 (TTY: 711)

8:00 a.m. - 8:00 p.m. CT, Mon. - Fri.

A licensed sales agent will answer your call.

<https://aet.na/NoemiWard>

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