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Two Medicare paths

Compare the tradeoffs. Choose for your needs.

Original Medicare Parts A + B



See providers across the U.S. who accept Medicare.



Add a separate Part D plan for drug coverage.



May add Medigap to help with certain costs.



No annual Part A/B out-of-pocket ceiling without other coverage.

Medicare Advantage Part C • A private-plan alternative



Includes Part A + B; most plans include Part D.



Networks and prior authorization rules may apply.



Extra dental, vision, or hearing benefits vary.



Annual limit for covered Part A/B costs. Drugs have a separate limit.



Compare more than the premium

Doctors • Prescriptions • Total costs • Travel • Plan rules

- ✓ You still pay the Part B premium with either path.
- ✓ Before leaving Advantage, check whether you can get the Medigap policy you want.

Source: Medicare.gov • Reviewed September 2026

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