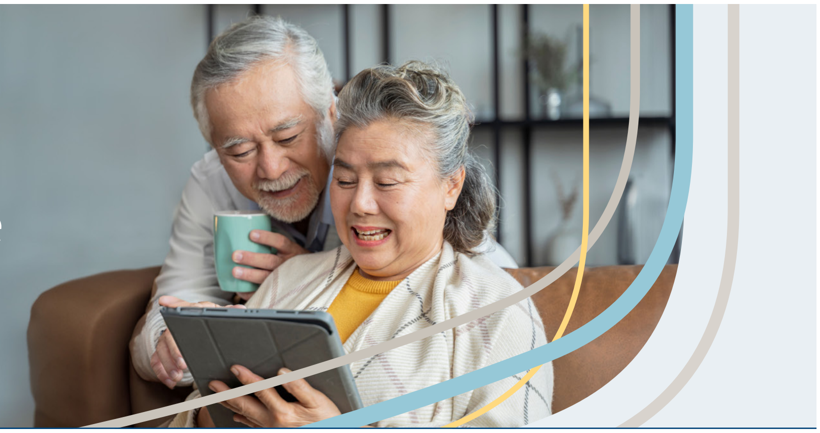

Compare Medicare Supplement vs. Medicare Advantage Plans

Confused about Medicare plans? For most, Medicare Supplements will provide the most comprehensive coverage. Learn the pros and cons of Medicare Supplements (Medigap Plan G) and Medicare Advantage.

	Medicare Supplement (Medigap)		Medicare Advantage	
Provider network	Can see any doctor nationwide who accepts original Medicare—about 90% of doctors	✓	Limited provider networks	
Out-of-pocket costs	Most Medicare-eligible costs are covered at offices that accept original Medicare	✓	High out-of-pocket costs	
Referrals	None required	✓	Often required; depends on the plan's restrictions	
Prior authorization	You don't ever need to get prior authorization for covered services	✓	May require prior authorizations, which may delay or impede important care	
Premiums	Monthly premium that depends on geography and age		Many Advantage plans may be $0 premium (plus Part B premium)	✓
Additional benefits	Medicare Supplements do not provide coverage for dental, vision and hearing services. You can purchase a stand-alone prescription plan.		May offer dental, vision, hearing, gym and a variety of other benefits. Prescription drug coverage typically included.	✓

Questions about Medicare?

RBC Wealth Management offers access to an independent Medicare resource that can help find the plan that best meets your needs at no cost to you.

Contact your financial advisor to learn more.

RBC Wealth Management

25-68-3731135_68756 (01/26)