

# Employer Plan vs. Medicare Comparison Chart

Individuals who plan to work past the age of 65 are encouraged to review their existing health care plan and to also explore coverage options offered through Medicare. This comparison will allow individuals to compare plans and coverage options and decide which option fits their needs and budget. RetireMed advisors are available to provide analysis and advice on your health care options at no cost to you. Please contact a RetireMed advisor at **877.291.4110** or **retiremed.com** to get started.

	Employer Plan	Medicare Advantage Plan with Prescription Drugs***	Medicare Supplement / Part D Plan		Original Medicare <i>Note: You must have Original Medicare to enroll in a Supplement or MAPD plan.</i>
		HMO / PPO	Medicare Supplement**	Part D Plan*	
Individual Premium		\$0	~\$120	\$13.20	\$170.10 (Income dependent)
Individual + Spouse Premium		N/A			
Individual Deductible		\$0	\$198		Part B = \$223 Part A = \$1,556 per benefit period
Individual + Spouse Deductible		N/A			
Individual Max Out-of-Pocket		\$4,200	N/A		No maximum
Individual + Spouse Max Out-of-Pocket					
<b>Copays:</b>					
PCP Visit		\$5	Covered after deductible		20% after deductible
Specialist		\$40	Covered after deductible		20% after deductible
Drug Deductible		\$0	No Rx coverage	\$480	No Rx coverage
Drug Coverage		Yes (with copays)	No Rx coverage	Yes (with copays)	No Rx coverage