



COMPARE PLANS

Comparing Your Medicare Options

Original Medicare, Medicare Advantage, and Medigap side by side — so you can see which structure fits your life.

	Original Medicare	Medicare Advantage	Medigap (Supplement)
What it is	Federal Parts A & B	Private all-in-one plan (Part C)	Private add-on to Original Medicare
Doctor & hospital access	Any provider nationwide that accepts Medicare	Plan network (HMO/PPO); referrals may apply	Same nationwide access as Original Medicare
Drug coverage	Add a separate Part D plan	Usually built in	Add a separate Part D plan
Monthly cost	Part B: \$202.90 (2026)	Often \$0—low premium + copays	Extra premium, but fewer surprise bills
Out-of-pocket	No annual cap on its own	Yearly out-of-pocket maximum	Covers most of the 20% & deductibles
Extras (dental/vision)	Not included	Often included	Not included
Best for	Travelers; want any doctor	Want low premium & bundled extras	Want predictable costs & freedom of choice

A quick way to decide

- **Value the freedom to see any doctor and travel often?** Original Medicare + Medigap + a Part D plan is usually the fit.
- **Want the lowest monthly premium and bundled dental, vision, and hearing?** A Medicare Advantage plan may make sense — just confirm your doctors and medications are covered.
- **Most important:** the “best” plan depends on your doctors, prescriptions, budget, and travel. We compare the specific plans available in your ZIP code with you — at no cost.

See the plans that actually fit your doctors & medications.

Book a free 15-minute Medicare review — call (832) 930-7636 or visit mylegacystewards.com