

# COMMITMENT TO MICHIGAN

## Seniors have health coverage alternatives to Medigap that are similar in cost, yet offer more comprehensive benefits

	Medigap package		Medicare Advantage package		
	Coverage	Included?	Coverage	Included?	
Health benefits offered	▪ Medicare Part A	✓	▪ Medicare Part A	✓	Most Medicare Advantage plans provide at least the same coverage and often at a lower cost (including some with Part B subsidy)  In many cases, Medicare Advantage provides better coverage at a meaningfully lower cost
	▪ Medicare Part B	✓	▪ Medicare Part B	✓	
	▪ Prescription benefits	✓	▪ Prescription benefits	✓	
	▪ Vision	✓	▪ Dental	✓	
			▪ Vision	✓	
			▪ Coverage for conditions excluded under Medigap (infusion therapy, etc.)	✓	
Oakland county example	Medicare Part B	99.90	Medicare Part B	99.90	
	BCBSM Legacy Medigap	122.86	BCBSM Medicare Plus PPO	112.40	
	BCBSM PDP B Premium	87.30	Total OOP	243.0	
	Total OOP	75			
	Monthly total	385	Monthly total	455 <del>355</del>	
	Yearly Total	4,620	Yearly Total	5,463 <del>4,260</del>	

**MA plan includes dental!**

<sup>1</sup> Dental coverage is approximately \$35 to \$40 per month in total costs if purchased separately  
 SOURCE: CMS, BCBSM