

Supplement plan comparison chart

There are several factors to consider when choosing the right Medicare coverage. Below is a chart that shows some of the most significant differences between UPMC *for Life* and Supplement plans.

	UPMC <i>for Life</i> plans	Supplement plans
Coverage	<ul style="list-style-type: none"> Medicare Advantage plans provide Part A and B benefits, and sometimes Part D, directly in place of Original Medicare. 	<ul style="list-style-type: none"> These plans pay all or most of the Part A and B out-of-pocket costs that Original Medicare does not cover.
Costs	<ul style="list-style-type: none"> Monthly premiums start as low as \$0 per month and many plans have low out-of-pocket maximums and copays. 	<ul style="list-style-type: none"> Generally, premiums are much higher and continue to increase with age. In exchange, members can pay little to no out-of-pocket medical costs after their premium. They will still pay drug copays and out-of-pocket costs for dental, vision, and hearing.
Network	<ul style="list-style-type: none"> Members have access to a large network of doctors and hospitals in their community, including the high-quality care of UPMC. Members can also receive in-network coverage while traveling to Arizona, Florida, Georgia, North Carolina, South Carolina, and Tennessee with any provider that accepts Medicare. Assist America provides help 24/7 when traveling more than 100 miles from home or to another country. 	<ul style="list-style-type: none"> There's no set network, which means a member can see any doctor, in any state, that accepts Medicare.
Part D prescription drug coverage	<ul style="list-style-type: none"> Most plans include Part D prescription drug coverage, including low copays for diabetic medication. 	<ul style="list-style-type: none"> Part D is not included, so members need to purchase a separate prescription drug plan.
Additional benefits	<ul style="list-style-type: none"> Members can get additional benefits such as dental, hearing, vision, over-the-counter (OTC), fitness, and more. 	<ul style="list-style-type: none"> Dental, hearing, vision, over-the-counter (OTC), fitness, and more are not included, so members will need to pay out-of-pocket for these services.
Coordinated care	<ul style="list-style-type: none"> UPMC <i>for Life</i> is part of an integrated delivery system, which means we are closely engaged with our members' UPMC providers. This allows us to offer affordable coverage and access to a skilled, supportive health team. Both can result in better health outcomes. 	<ul style="list-style-type: none"> Supplement plans do not have a direct relationship with health care providers. This means they do not work directly with their members' health care providers to implement solutions for better health outcomes.