

How to Pair Supplemental Insurance with a Medicare Advantage Plan



Bronze

(HDHP or high max out-of-pocket with copays)

Low Package:

- Hospital Indemnity plan

High Package:

- Hospital Indemnity
- Dental/Vision
- Accident



Silver

(Average max out-of-pocket with some copays)

Low Package:

- Hospital Indemnity plan

OR

- Dental/Vision

High Package:

- Hospital Indemnity
- Dental/Vision
- Critical Illness/Cancer



Gold

(Full coverage or comprehensive plan such as a supplement)

Low Package:

- Dental/Vision

OR

- Accident

High Package:

- Critical Illness/Cancer
- Dental/Vision



How to Pair Supplemental Insurance with an ACA/Individual Health Insurance Plan



Bronze

(High max out-of-pocket, lowest premium)

Low Package:

- Hospital Indemnity plan

High Package:

- Hospital Indemnity
- Dental/Vision
- Critical Illness/Cancer



Silver

(Lower deductible, high max out-of-pocket possible)

Low Package:

- Accident plan

High Package:

- Accident
- Dental/Vision
- Hospital Indemnity



Gold

(Lowest deductible, lower max out-of-pocket)

Low Package:

- Dental/Vision

High Package:

- Hospital Indemnity
- Dental/Vision
- Critical Illness/Cancer or Accident

How to Pair First Dollar (Supplemental Insurance) with a Medicare Advantage Plan and Prescription Drug Plan



Bronze

HDHP: (High deductible must be met before plan pays)

Low Package:

- Hospital Indemnity

High Package:

- Hospital Indemnity
- Critical Illness/Cancer, Heart Attack, Stroke
- Dental/Vision



Silver

Plan N: (All riders except for co-pays)

Low Package:

- Dental/Vision

High Package:

- Dental/Vision
- Critical Illness/Cancer, Heart Attack, Stroke



Gold

Plan G: (Full coverage plan)

Low Package:

- Dental/Vision

High Package:

- Critical Illness/Cancer
- Dental/Vision