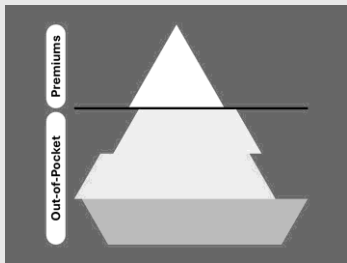


Understanding Your Health Plan Options

» GreenState vs. Medicare: The Truth About Total Costs

The Big Picture: What Really Matters for Your Wallet

Choosing your health coverage can be an overwhelming task. So, let's break it down. While Medicare may have higher monthly premiums at first glance, it actually costs **less overall** for most people.



Think of Costs Like an Iceberg:

- **Premiums** - What you see (monthly payments)
- **Out-of-pocket costs** - What's hidden below (deductibles, copays, coinsurance)

By the Numbers: Compare the Maximum Costs

Plan	For Individuals	For Individuals + Spouse
GreenState PPO Plan	\$7,150	\$14,081 ▲
GreenState HDHP Plan	\$5,031	\$9,988 ▲
Medicare Supplement	\$4,260 - \$6,319	\$8,520 - \$12,638 ▼
Medicare Advantage	\$2,220 - \$7,779	\$1,444 - \$15,558 ▼

How Medicare Saves

Your Financial Risk is Limited: With the company health plans, you might pay up to \$3,400 (PPO or HDHP) in out-of-pocket costs as an individual, on top of your premiums. For couples, these limits double. *Medicare options typically have much lower out-of-pocket limits.*

Medicare with Medigap Plan G Gives Predictable Costs

- Hospital costs (Part A): Fully covered (\$0)
- Doctor visits (Part B): Fixed at \$2,220 per year
- No surprise medical bills

Real-Life Example

Meet Jane, age 65:

Jane needs knee surgery and 12 physical therapy sessions this year.

With her PPO Plan, she paid \$7,150 (\$3,750 premium + \$3,400 out-of-pocket)

If Jane was on a Medicare Advantage plan, she could have paid \$3,850 (\$2,350 premium + \$1,500 out-of-pocket).

This is \$3,300 in missed savings!