

Considering health insurance options

It's important to make sure you've got the best health coverage for your needs. Use the chart below to look at things you should consider and compare your options. Many plans may be combined for primary and secondary coverage.

Factors to Consider	Employer Group/ Commercial Coverage	Medicare	Medicare Advantage	Medicaid	Medicare Supplement
BENEFITS					
Prescription coverage typically included	●		●	●	
Dental, vision, and hearing typically included	●		●	●	
Typically no supplemental coverage required			●	●	
Family coverage available	●				
PREMIUMS & OUT-OF-POCKET COSTS					
\$0 or low monthly premiums			●	●	
Usually one monthly premium to cover medical and pharmacy	●		●		
Set out-of-pocket maximums—once met, plan pays covered costs	●		●		
PLAN COVERAGE					
Plans standardized nationwide		●			●
Plans are network-based	●		●	●	
No underwriting or preexisting condition exclusions		●	●	●	



TALK TO YOUR INSURANCE COORDINATOR ABOUT YOUR OPTIONS

Some medical coverage plans have specific enrollment periods and eligibility. Learn more by visiting [FreseniusKidneyCare.com/Insurance](https://www.freseniuskidneycare.com/insurance).