Original Medicare vs. Medicare Advantage

MEDICARE ADVANTAGE PLANS ARE LIMITED IN THE USVI

Available to:

- Medicare-eligible retirees from GVI, VIHA, and UVI with Part A & B coverage and their dependents.
- Beneficiaries with employer retiree plans.

All others must use the Original Medicare Plan.

KEY DIFFERENCES & WHAT TO DO

KEY DIFFERENCES

Original Medicare

- Any doctor who accepts Medicare
- No referrals needed
- Nationwide coverage
- 20% coinsurance

Medicare Advantage

- Benefits and costs vary by service area.
- Out-of-pocket maximum
- May include dental, vision, and prescription drug coverage

WHAT TO DO

Turning 65?

- Enroll in Medicare Parts A & B
- Add Part D for prescription drug coverage.
- Consider Medicare Supplemental Insurance (Assists with covering the remaining 20% coinsurance not paid by Medicare.)

Government/Employer Retiree?

- Contact your Human Resources Representative.
- Compare all available options.
- Verify provider networks

YOUR OPTIONS

Most Residents

- Original Medicare (Parts A & B)
- Part D (prescription drugs)
- Medigap (Supplemental Insurance)

Eligible Government Retirees

- May access Medicare Advantage through their employer's retiree benefits
- Contact your benefits administrator

NEED HELP?

Virgin Islands State Health Insurance Assistance Program (VI SHIP)

Counselors

- St. Thomas/St. John: 340-774-2991 **Ext. 4507 or 4508**
- St. Croix: 340-773-6449 **Ext. 3151 or 3152**

Medicare Hotline

- 1-800-MEDICARE (1-800-633-4227)
- TTY 1-877-486-2048 (24/7)

IMPORTANT

You cannot enroll in Medicare Advantage in the USVI without government or employer retiree coverage, despite any marketing claims.