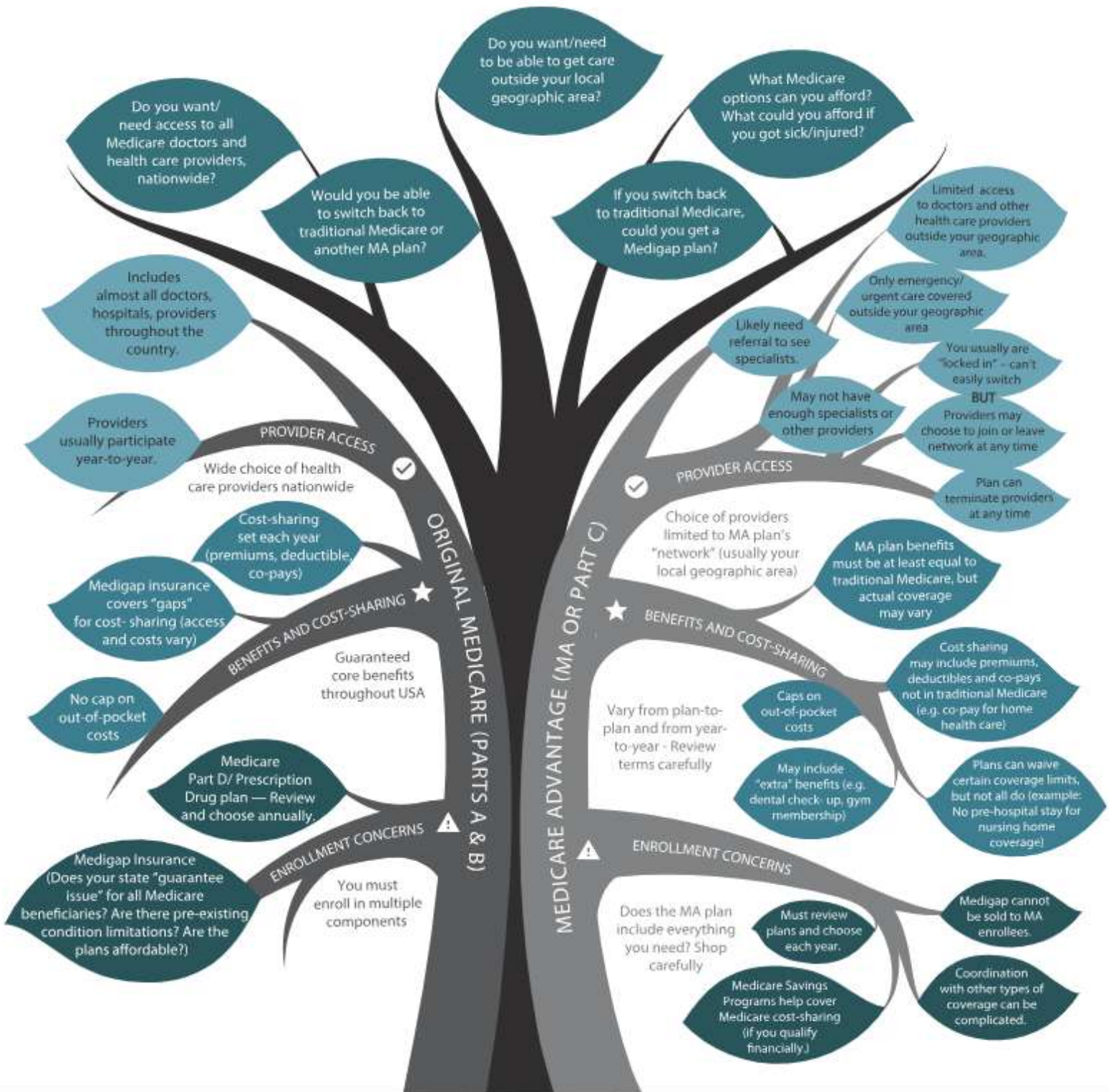


DECISION TREE:

Original Medicare with a Medigap Plan OR a Medicare Advantage Plan



THE ROOT OF THE DECISION:

If you want access to the most health care providers, anywhere in the country, and don't want to have to get permission from an insurance company to see specialists, choose Original Medicare and a Medigap plan. If you are willing to give up access to a full choice of providers for possible lower cost-sharing and some additional benefits, then choose a Medicare Advantage plan.

