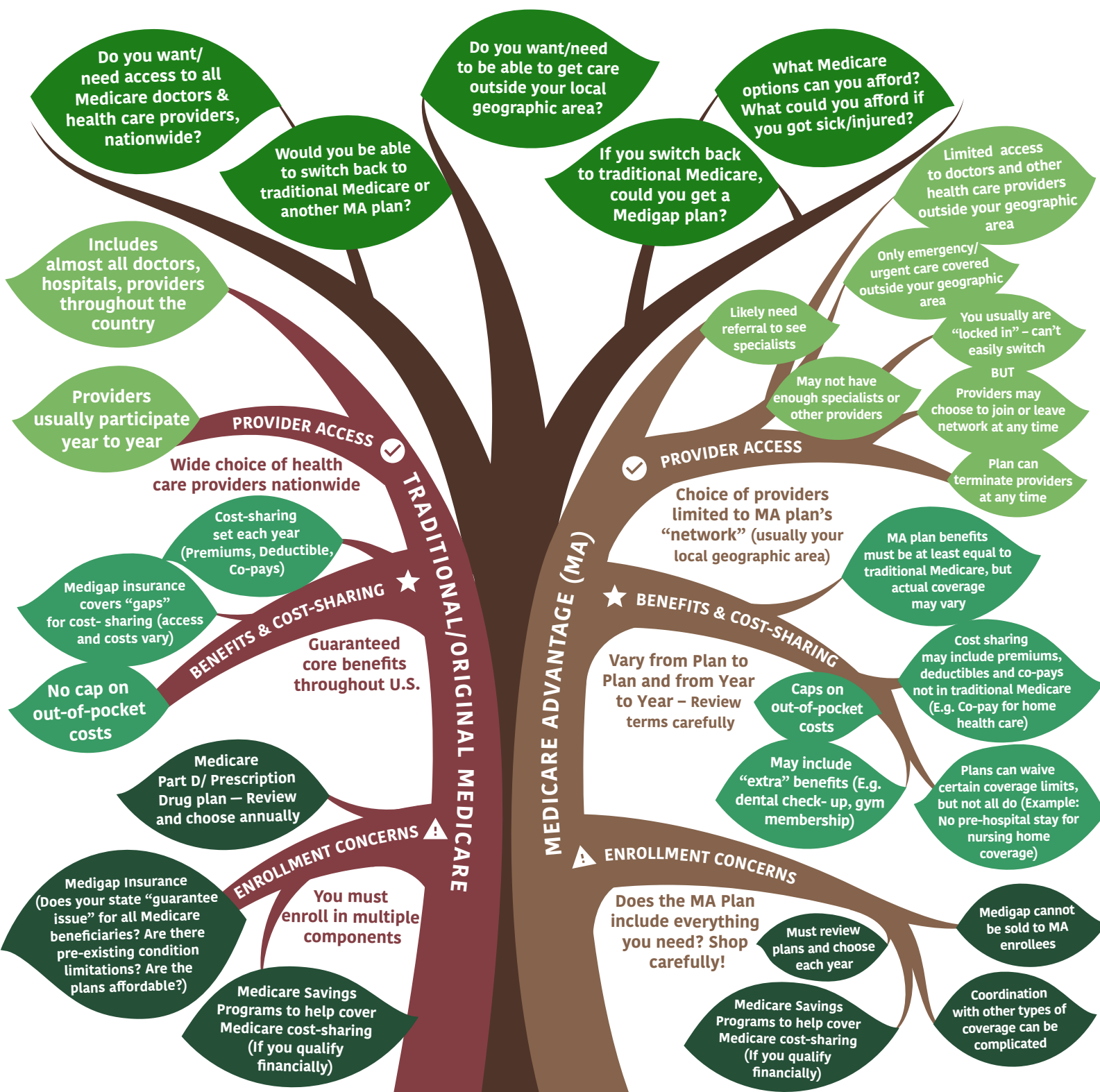


DECISION TREE: TRADITIONAL MEDICARE OR MEDICARE ADVANTAGE



THE ROOT OF THE DECISION:

If you want access to almost all health care providers, anywhere in the country, and don’t want to have to get permission from an insurance company to see specialists, look to traditional Medicare. If you are willing to give up access to a full choice of providers for possible lower cost-sharing and some additional benefits, look at Medicare Advantage.