

## MEDIGAP PLANS

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Following is a list of the 10 standard plans and benefits provided by each:

**Plan A** - (the basic policy) consist of these core benefits:

- Coverage for the Part A coinsurance amount (**\$283** per day in **2011**) for the 61st through the 90th day of hospitalization in each Medicare benefit period.
- Coverage for the Part A coinsurance amount (**\$566** per day in **2011**) for each of Medicare's 60 non-renewable lifetime hospital inpatient reserve days used.
- After all Medicare hospital benefits are exhausted. Coverage for 100% of the Medicare Part A eligible hospital expenses. Coverage is limited to a maximum of 365 days of additional inpatient hospital care during the policyholder's lifetime. This benefit is paid either at the rate Medicare pays hospitals under its Prospective Payment System or another appropriate standard of payment.
- Coverage under Medicare Parts A and B for the reasonable cost of the first three pints of blood or equivalent quantities of packed red blood cells per calendar year unless replaced in accordance with federal regulations.
- 20% of **Medicare-approved amount** after the deductible, except in the outpatient setting.
- Effective on or after June 1, 2010, Hospice Part A coinsurance (outpatient prescription drug copayment and inpatient respite care coinsurance) will be covered.

**Plan B** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$1,132 per benefit period in 2011**).

**Plan C** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$1,132 per benefit period in 2011**)
- Coverage for the skilled nursing facility care coinsurance amount (**\$141.50 per day for 21 through 100 per benefit period in 2011**).
- Coverage for the Medicare Part B deductible (**\$162 per calendar year in 2011**).
- 80% coverage for medically necessary emergency care in a foreign country, after a \$250.00 deductible.

**Plan D** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$1,132 per benefit period in 2011**).
- Coverage for the skilled nursing facility care coinsurance amount (**\$141.50 per day for 21 through 100 per benefit period in 2011**).
- 80% coverage for medically necessary care in a foreign country after a \$250.00 deductible.
- Coverage for at-home recovery. The at-home recovery benefit pays up to \$1600 per year for short-term at-home assistance with activities of daily living (bathing, dressing personal hygiene, etc.) for those recovering from an illness, injury or surgery. There are various benefit requirements and limitations.

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**Plan E** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$1,132 per benefit period in 2011**).
- Coverage for the skilled nursing facility care daily coinsurance amount (**\$141.50 per day for 21 through 100 per benefit period in 2011**).
- 80% coverage for medically necessary emergency care in a foreign country after a \$250.00 deductible.
- Coverage for preventive medical care. The preventive medical benefit pays up to \$120 per year for such things as a physical examination, flu shot, serum cholesterol screening, hearing test, diabetes screenings and thyroid function test.

**Plan F** - includes the core benefits plus: \*\*

- Coverage for the Medicare Part A inpatient hospital deductible (**\$1,132 per benefit period in 2011**).
- Coverage for the skilled nursing facility care daily coinsurance amount (**\$141.50 per day for 21 through 100 per benefit period in 2011**).
- Coverage for the Medicare Part B deductible. (**\$162 per calendar year in 2011**)
- 80% coverage for medically necessary emergency care in a foreign country.
- Coverage for 100% of Medicare Part B excess charges. \*

**Plan G** - includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$1,132 per benefit period in 2011**).
- Coverage for skilled nursing facility care daily coinsurance amount (**\$141.50 per day for 21 through 100 per benefit period in 2011**).
- Coverage for 80% of the Medicare Part B excess charges. \*
- 80% coverage for medically necessary emergency care in a foreign country.
- Coverage for at-home recovery. Pays up to \$1,600 per year for short-term, at home assistance with activities of daily living (like bathing, dressing, personal hygiene, etc.) for those recovering from an illness, injury, or surgery.

**Plan H** – includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$1,132 per benefit period in 2011**).
- Coverage for skilled nursing facility care daily coinsurance amount (**\$141.50 per day for 21 through 100 per benefit period in 2011**).
- Coverage for 80% of the Medicare Part B excess charges. \*
- 80% coverage for medically necessary emergency care in a foreign country.

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**Plan I** – includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$1,132 per benefit period in 2011**).
- Coverage for skilled nursing facility care daily coinsurance amount (**\$141.50 per day for 21 through 100 per benefit period in 2011**).
- Coverage for 80% of the Medicare Part B excess charges. \*
- 80% coverage for medically necessary emergency care in a foreign country.
- Coverage for at-home recovery. Pays up to \$1,600 per year for short-term, at home assistance with activities of daily living (like bathing, dressing, personal hygiene, etc.) for those recovering from an illness, injury, or surgery.

**Plan J** – includes the core benefits plus:

- Coverage for the Medicare Part A inpatient hospital deductible (**\$1,132 per benefit period in 2011**).
- Coverage for skilled nursing facility care daily coinsurance amount (**\$141.50 per day for 21 through 100 per benefit period in 2011**).
- Coverage for 80% of the Medicare Part B excess charges. \*
- 80% coverage for medically necessary emergency care in a foreign country
- Coverage for at-home recovery. Pays up to \$1,600 per year for short-term, at home assistance with activities of daily living (like bathing, dressing, personal hygiene, etc.) for those recovering from an illness, injury, or surgery.

**Plan K** –

- Fifty percent of your Part A deductible and coinsurance
- The cost of 365 extra days of hospital care during your lifetime after Medicare coverage ends
- Preventive benefits for Medicare –covered services usually leave you with 25% to pay – plan K pays that 25%
- Ten percent of your 20% Part B coinsurance and the 50% of the cost of the first three pints of blood
- Fifty percent of the skilled nursing facility copayment
- Once you've reached your \$4,000 annual out-of-pocket limit, the plan pays 100% of the Medicare copayments, coinsurance and deductibles for the rest of the calendar year.

**Plan L** – include core benefits

- Seventy-five percent of your Part A deductible and coinsurance
- The cost of 365 extra days of hospital care during your lifetime after Medicare coverage ends
- Preventive benefits for Medicare-covered services usually leave you with 25% to pay—plan L pays that 25%

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- Fifteen percent of your 20% Part B coinsurance and the 75% of the cost of the first three pints of blood
- Seventy-five percent of the skilled nursing facility copayment
- Once you've reached your \$2,000 annual out-of-pocket limit, the plan pays 100% of the Medicare copayments, coinsurance and deductibles for the rest of the calendar year.

Note:

The new plans K and L were created as part of the 2003 Medicare Modernization Act. These plans are low-cost, cost-sharing Medicare supplement plans that require you to pay a higher percentage of the costs in return for reduce premiums.

### *Effective June 2011*

#### *Revisions to Medigap Plans ([www.medicare.gov](http://www.medicare.gov))*

#### Changes to Benefits:

- \* At-Home Recovery Benefit eliminated
- \* Preventive Care Benefit eliminated
- \* A 100% Part B Excess Charges Benefit replaces the 80% benefit for Plan G
- \* A new Hospice Benefit as part of Basic Core benefit

#### New Hospice Benefit:

Medicare offers a hospice benefit with a drug co-pay and inpatient respite care coinsurance. The 2011 modernized plans will now cover the expenses below as a core benefit:

- \* \$5 co-pay for outpatient prescription drugs for pain and symptom management
- \* 5% of the Medicare-approved amount for inpatient respite care (short-term care given by another caregiver so the usual caregiver can rest). Does not include room and board

#### New Plan Options:

- \* Plan M – offers increased cost-sharing (50% of the Part A Deductible, no coverage for Part B Deductible)
- \* Plan N – offers new co-pay structure (\$20 co-pay for physician visits, \$50 co-pay for ER) and no coverage for Part B Deductible
  
- \* Plans E, H, I, and J will no longer be available
- \* Adds new plans (D & G and M & N)