

MEDIGAP PLANS

(EXCERPT FROM 2019 *How to Compare Medigap Policies* www.medicare.gov)

How to read the chart:

The chart below shows basic information about the different benefits that Medigap policies cover. If a percentage appears, the Medigap plan covers that percentage of the benefit.

Note: You will need more details than this chart provides to compare and choose a policy. For details, visit www.medicare.gov/publications to view the booklet “Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare.” You can also call 1-800-MEDICARE (1-800-633-4227) to find out if a copy can be mailed to you. TTY users should call 1-877-486-2048.

Medigap Plans

| Medigap Benefits | A | B | C | D | F* | G | K | L | M | N |
|--|------|------|------|------|------|------|------|------|------|------------|
| Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used) | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Medicare Part B coinsurance or copayment | 100% | 100% | 100% | 100% | 100% | 100% | 50% | 75% | 100% | 100% ** |
| Blood (First 3 pints) | 100% | 100% | 100% | 100% | 100% | 100% | 50% | 75% | 100% | 100% |
| Part A hospice care coinsurance or copayment | 100% | 100% | 100% | 100% | 100% | 100% | 50% | 75% | 100% | 100% |
| Skilled nursing facility care coinsurance | 0% | 0% | 100% | 100% | 100% | 100% | 50% | 75% | 100% | 100% |
| Medicare Part A deductible | 0% | 100% | 100% | 100% | 100% | 100% | 50% | 75% | 50% | 100% |
| Medicare Part B deductible | 0% | 0% | 100% | 0% | 100% | 0% | 0% | 0% | 0% | 0% |
| Medicare Part B excess charges | 0% | 0% | 0% | 0% | 100% | 100% | 0% | 0% | 0% | 0% |
| Foreign travel emergency (up to plan limits) | 0% | 0% | 80% | 80% | 80% | 80% | 0% | 0% | 80% | 80% |

Out of pocket
limit in 2017

| | |
|---------|---------|
| \$5,240 | \$2,620 |
|---------|---------|

***Plan F also offers a high-deductible plan in some states. If you choose this option, this means you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,240 in 2018 before your policy pays anything.**

****For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$183 in 2018), the Medigap plan pays 100% of covered services for the rest of the calendar year.**

****Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.**