

MEDIGAP PLANS

(EXCERPT FROM 2016 *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 2016

\$4.960	\$2.480
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***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 \$2,180 in 2016 before your policy pays anything.**

***After you meet our out-of-pocket yearly limit and your yearly Part B deductible, 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.**