

Medigap insurance plan options



PLANS	A	B	C	D	F	F high deductible
	Basic benefits	Basic benefits	Basic benefits	Basic benefits	Basic benefits	<p>This option has the same benefits as Plan F but a high deductible first must be paid. The trade-off is a lower monthly premium. The beneficiary pays the plan's deductible each year before the supplemental policy pays for any services. This deductible amount is subject to increase each year.</p>
		Part A deductible	Part A deductible	Part A deductible	Part A deductible	
			Skilled nursing coinsurance	Skilled nursing coinsurance	Skilled nursing coinsurance	
			Part B deductible		Part B deductible	
					Part B excess (100%)	
			Foreign travel emergency	Foreign travel emergency	Foreign travel emergency	

Explanation of Medigap plan benefits



Basic benefits (Plans A-N)

- Coverage for coinsurance for day 61-90 of inpatient hospitalization.
- Coverage for coinsurance for lifetime reserve days 91-150.
- Coverage for an additional 365 days of inpatient hospital care in your lifetime.
- Coverage for first three pints of blood.
- Coverage for 20% coinsurance for Part B services.
- Coverage for the hospice 5% coinsurance for Medicare-approved charges for inpatient respite care and 5% coinsurance for prescription pain medications.

Part A deductible (Plans B, C, D, F, G, N) (Partial coverage on K, L, M)

- Coverage for inpatient hospital deductible for each benefit period.
- Partial coverage on Plans K, L and M.

Medigap insurance plan options continued

G	K	L	M	N
Basic benefits	Hospitalization, preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization, preventive care paid at 100%; other basic benefits paid at 75%	Basic benefits	Basic benefits, except up to \$20 copay for office visit & up to \$50 copay for ER
Part A deductible	50% of Part A deductible	75% of Part A deductible	50% of Part A deductible	Part A deductible
Skilled nursing coinsurance	50% of skilled nursing coinsurance	75% of skilled nursing coinsurance	Skilled nursing coinsurance	Skilled nursing coinsurance
Part B excess (100%)				
Foreign travel emergency			Foreign travel emergency	Foreign travel emergency
	Benefits paid at 100% after out-of-pocket limit reached	Benefits paid at 100% after out-of-pocket limit reached		

Explanation continued

Skilled nursing coinsurance

(Plans C, D, F, G, M, N)
(Partial coverage on K, L)

- Coverage for skilled nursing coinsurance for days 21-100 for each benefit period.
- Partial coverage on Plans K & L.

Part B deductible (Plans C, F)

- Coverage for the yearly deductible.

Part B excess

(Plans F, G)

- Coverage for Part B charges over approved amount.
- Plan F pays for 100% of excess charge.
- Plan G pays for 100% of excess charge.

Foreign travel emergency

(Plans C, D, F, G, M, N)

- Coverage for emergency care for first 60 days of a trip outside the U.S.
- Beneficiary pays for \$250 deductible and 20% of cost up to \$50,000.