

This **hypothetical** Medigap chart shows basic information about the different benefits that Medigap policies cover. If a check mark appears, the plan covers the described benefit 100%. If a percentage appears, the plan covers that percentage of the benefit. Since plans and benefits can change annually, always check with Medicare for the most current data. **Note:** You will need more details than this chart provides to properly compare and choose a policy. 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.

	Medicare Supplement Insurance 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)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓**
Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%		
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible		✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible			✓		✓					
Medicare Part B Excess Charges					✓	✓				
Foreign Travel Emergency (up to plan limits)			✓	✓	✓	✓			✓	✓
<p>* Plan F also offers a high-deductible plan. If you choose this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount before your policy pays anything.</p> <p>** 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.</p>							Out-of-Pocket Limit		<p><i>This chart is for illustrative purposes only and is not meant for use as a guide. Always check with Medicare or your insurance agent for the most up-to-date data for your state.</i></p>	
							\$4640	\$2320		