

Insurance

SIMPLIFIED

Medicare is confusing. We make it simple.

MEDIGAP BENEFITS CHART

MEDICARE SUPPLEMENT (MEDIGAP) PLANS

BENEFITS	A	B	C ⁴	D	F ⁴	HD-F ¹⁴	G	HD-G ¹	K	L	M	N
Medicare Part A Coinsurance & Hospital Costs (Covered for an additional 365 days after Medicare benefits are depleted.)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B Coinsurance or Copayment	100%	100%	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% ³
First 3 Pints of Blood	100%	100%	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A Hospice Care Coinsurance or Copayment	100%	100%	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled Nursing Facility Care Coinsurance			100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Medicare Part A Deductible: \$1,484		100%	100%	100%	100%	100%	100%	100%	50%	75%	50%	100%
Medicare Part B Deductible: \$203			100%		100%	100%						
Medicare Part B Express Charges					100%	100%	100%	100%				
Foreign Travel Emergency (Up to Plan Limits)			80%	80%	80%	80%	80%	80%			80%	80%

¹Plans F & G offer a high-deductible plan. If you select this option, this means that you must pay for Medicare-Covered costs up to the deductible amount of \$2,370 (2021) before your Medigap plan pays anything.

² After you meet your out-of-pocket limit and your yearly Part B deductible (\$203 in 2021), the Medigap plan pays 100% of covered services for the rest of the calendar year.

³ 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 do not result in an inpatient admission.

⁴ Plan F, High Deductible F & Plan C are ONLY available to those who obtained Medicare prior to January 1st of 2020.

OUT-OF-POCKET LIMIT ²	
\$6,220	\$3,110