

## Benefit Chart of Medicare Supplement Plans Sold for Effective Dates On or After 01-01-2020

This chart shows the benefits included in each of the standard Medicare Supplement Plans. Every company must make available Plan “A”. Some plans may not be available in your state. Only applicants first eligible for Medicare before 2020 may purchase Plan C, Plan F, or High Deductible F.

Note: A ✓ means 100% of the benefit is paid.

| Benefits                                     | Plans Available to All Applicants  |   |   |                |     |                        |                        |                                | Medicare first eligible before 2020 only |                |
|--|--|---|---|----------------|-----|------------------------|------------------------|--------------------------------|--|----------------|
|  | A  | B | D | G <sup>1</sup> | K   | L                      | M                      | N                              | C  | F <sup>1</sup> |
|  | Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up) | ✓ | ✓ | ✓              | ✓   | ✓                      | ✓                      | ✓                              | ✓  | ✓              |
| Medicare Part B coinsurance or copayment     | ✓  | ✓ | ✓ | ✓              | 50% | 75%                    | ✓                      | ✓<br>copays apply <sup>3</sup> | ✓  | ✓              |
| Blood (first three pints)                    | ✓  | ✓ | ✓ | ✓              | 50% | 75%                    | ✓                      | ✓                              | ✓  | ✓              |
| Part A hospice care coinsurance or copayment | ✓  | ✓ | ✓ | ✓              | 50% | 75%                    | ✓                      | ✓                              | ✓  | ✓              |
| Skilled nursing facility coinsurance         |  |   | ✓ | ✓              | 50% | 75%                    | ✓                      | ✓                              | ✓  | ✓              |
| Part A deductible                            |  | ✓ | ✓ | ✓              | 50% | 75%                    | 50%                    | ✓                              | ✓  | ✓              |
| Part B deductible                            |  |   |   |                |     |                        |                        |                                | ✓  | ✓              |
| Part B excess charges                        |  |   |   | ✓              |     |                        |                        |                                |  | ✓              |
| Foreign travel emergency (up to plan limits) |  |   | ✓ | ✓              |     |                        | ✓                      | ✓                              | ✓  | ✓              |
| Out-of-pocket limit in [2020] <sup>2</sup>   |  |   |   |                |     | \$[5,880] <sup>2</sup> | \$[2,940] <sup>2</sup> |                                |  |                |

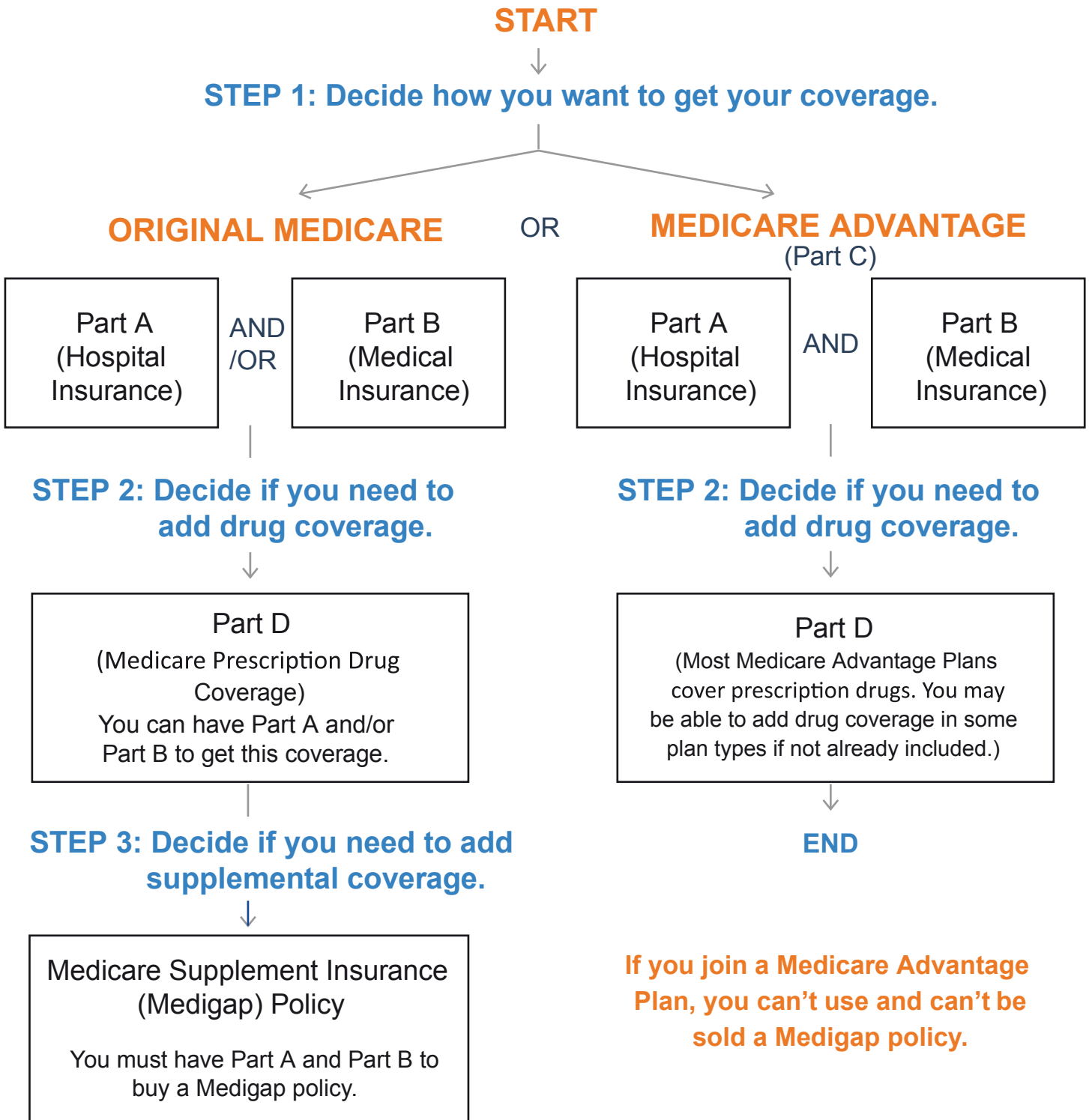
<sup>1</sup> Plans F and G also have a high deductible option which require first paying a plan deductible of \$[2,340] before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

<sup>2</sup> Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of-pocket yearly limit.

<sup>3</sup> Plan N pays 100% of the Part B coinsurance, except for aco - payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that do not result in an inpatient admission.

# Your Medicare coverage choices at a glance

There are 2 main ways to get your Medicare coverage - Original Medicare or a Medicare Advantage Plan. Use these steps to help you decide.



# THE FOUR GAPS IN MEDICARE:

Medical, Post-Hospital, Prescription, and Final Expense

## 1) Medical

| Hospital           | Cost                    |
|--------------------|-------------------------|
| Part A Deductible  | \$1408 / benefit period |
| Days 1-60          | 0                       |
| Days 61-90         | \$352 coinsurance / day |
| Days 91 and beyond | \$704 coinsurance / day |

| Doctor             | Cost   |
|--------------------|--|
| Part B Deductible  | \$198 / calendar year  |
| Part B Coinsurance | 20% of the Medicare-approved amount for most doctor services and durable medical equipment |

## 2) Post-Hospital

| Skilled Nursing     | Cost                                 | Cost                                       |
|---------------------|--------------------------------------|--|
|                     | *if you meet Medicare's requirements | *if you don't meet Medicare's requirements |
| Days 1-20           | 0                                    | all costs                                  |
| Days 21-100         | \$176 coinsurance / day              | all costs                                  |
| Days 101 and beyond | all costs                            | all costs                                  |

## 4) Prescriptions

|             | Cost                                |
|-------------|-------------------------------------|
| Medications | Costs Vary Depending on Medications |

## 4) Final Expense

|  | Cost               |
|--|--------------------|
| Funeral, Burial, Party, Related Expenses | \$7,000 - \$25,000 |

\*Medicare will cover some skilled nursing costs AFTER a qualified hospital stay of at least 3 overnights. There are several other criteria that must be met in order for Medicare to cover skilled nursing.