

Medigap Plans

How to read the chart:

If a check mark appears in a column of this chart, the Medigap policy covers 100% of the described benefit. If a row lists a percentage, the policy covers that percentage of the described benefit. If a row is blank, the policy doesn't cover that benefit. **Note:** The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

| Medigap Benefits | Medigap Plans | | | | | | | | | | | | | |
|---|---------------|---|---|---|----|---|-----|-----|-----|------|--|--|--|--|
| | 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 up | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | | | |
| 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) | | | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | | | | |

| | |
|-----------------------|---------|
| Out-of-Pocket Limit** | |
| \$4,640 | \$2,320 |

*Plan F also offers a high-deductible plan. If you choose this option, this means you must pay for Medicare-covered costs up to the deductible amount of \$2,000 in 2011 before your Medigap plan pays anything.

** After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$162 in 2011), 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.