



Medicare Supplement Insurance (Medigap) Plans at a Glance

Quick Reference:

1. A check mark indicates the plan pays 100% of the described benefit.
2. Percentages indicate the percent covered by the plan for the benefit.
3. A blank box means the benefit is not covered by the plan.

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 Co-payment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓***
Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Hospice Care Coinsurance or Co-payment	✓	✓	✓	✓	✓	✓	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)			✓ 80%	✓ 80%	✓ 80%	✓ 80%			✓ 80%	✓ 80%
							Out-of-Pocket Limit**			
							\$5,240	\$2,620		

* Plan F also has an option called a High Deductible Plan F (HDF). This plan pays the same benefits as Plan F after you have paid a calendar year \$2,240 deductible. Benefits will not begin until your out-of-pocket expenses are \$2,240. This is for the Plan Deductible in 2018. This amount may increase each year.

** After you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$183 for 2018), 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 co-payment of up to \$20 for some office visits and up to a \$50 co-payment for emergency room visits that don't result in an in-patient admission.

Please note: Medicare Supplement insurance (Medigap) options are standardized in a different way in Massachusetts, Minnesota and Wisconsin.

Source: "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare," 2018, Centers for Medicare & Medicaid Services