

8 Standardized Medicare Supplement (Medigap) Plan Chart

How to read the chart:

If a checkmark appears in a column of this chart, the Medicare Supplement policy covers 100% of the benefit.

If a column lists a percentage, the policy covers that percentage of the benefit.

If a column is blank, the policy does **not** cover that benefit.

Note: The Medicare Supplement policy covers coinsurance only after you have paid the deductible (unless the Medicare Supplement policy also covers the deductible).

Benefits	A	B	D	G*	K	L	M	N	Medicare first eligible before 2020 only	
									C	F*
Part A: Hospital Coverage 2020										
Days 61-90: \$352 co-pay per day for each benefit period	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
60 Days: \$704 co-pay per lifetime reserve day										
Additional 365 days after Medicare benefits end										
Part A hospice care coinsurance or co-pay	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part B coinsurance or co-pay (20%) after deductible met	✓	✓	✓	✓	50%	75%	✓	✓**	✓	✓
First 3 pints of blood	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled nursing facility care co-pay (\$176 per day) 21 through 100 in 2020) or coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Part A deductible (\$1,408 per benefit period 2020)		✓	✓	✓	50%	75%	50%	✓	✓	✓
Part B deductible (\$198 annually 2020)									✓	✓
Part B excess charges				✓						✓
Foreign travel emergency (up to plan limits)			✓	✓			✓	✓	✓	✓
Out-of pocket yearly limits for 2020 - Plan pays 100% for calendar year after met					\$5,880	\$2,940				

* Plans F & G also have a high deductible option where you must pay for Medicare-covered costs up to the deductible amount of **\$2,340** in **2020**

** Plan N offers co-pay structure (\$20 co-pay for physician visits, \$50 co-pay for ER)

Medigap Standard Plans Monthly Premium Ranges for zip code 41017					
A- \$68-\$159	B-\$93 -\$192	D-\$98- \$159	G-\$100-\$183	C-\$112-\$200	F-\$108-\$241
K-\$48-\$78	L - \$86-\$116	M-\$111 - \$148	N-\$81-\$137	* F High deductible - \$27 - \$60	