

## MEDICARE SUPPLEMENT (MEDIGAP) STANDARDIZED PLANS - EFFECTIVE AFTER JAN.1, 2025

★ = POLICY COVERS 100% OF BENEFIT

% = POLICY COVERS THAT PERCENTAGE

BLANK = POLICY DOES NOT COVER THAT BENEFIT

BENEFITS	MEDICARE SUPPLEMENT (MEDIGAP) PLANS											
	A	B	C <sup>4</sup>	D	F <sup>4</sup>	HD-F <sup>14</sup>	G	HD-G <sup>1</sup>	K	L	M	N <sup>3</sup>
Medicare Part A Coinsurance hospital costs up to an additional 365 days after Medicare benefits are used up.	★	★	★	★	★	★	★	★	★	★	★	★
Medicare Part B Coinsurance or Co-Pay	★	★	★	★	★	★	★	★	50%	75%	★	★
Blood (First 3 Pints)	★	★	★	★	★	★	★	★	50%	75%	★	★
Part A Hospice Care Coinsurance or Co-Pay	★	★	★	★	★	★	★	★	50%	75%	★	★
Skilled Nursing Facility Care Coinsurance			★	★	★	★	★	★	50%	75%	★	★
Medicare Part A Deductible: \$1,676		★	★	★	★	★	★	★	50%	75%	50%	★
Medicare Part B Deductible: \$257			★		★	★						
Medicare Part B Excess Charges					★	★	★	★				
Foreign Travel Emergency (Up to Plan Limit)			80%	80%	80%	80%	80%	80%			80%	80%
Medicare Preventive Care Part B Coinsurance	★	★	★	★	★	★	★	★	★	★	★	★
									OUT-OF-POCKET LIMIT <sup>2</sup>			
									\$7,220		\$3,610	

### FOOTNOTES:

<sup>1</sup> Plans F & G offers a high-deductible plan. If you choose this option, this means that you must pay for Medicare-covered costs up to the deductible amount of \$2,870 (2025) before your Medigap plan pays anything.

<sup>2</sup> After you meet your out-of-pocket limit and your yearly Part B deductible (\$257 in 2025), the Medigap plan pays 100% of covered services for the rest of the calendar year.

<sup>3</sup> Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to \$50 copayment for emergency room visits that don't result in an inpatient admission.

<sup>4</sup> Plan F, High Deductible Plan F & Plan C are ONLY available to those who were considered Medicare-eligible prior to 2020.